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ABSTRACT

This report about undergraduate costs of attendance and financial aid in New York State is based on information provided by New York's degree-granting colleges and universities, the Higher Education Services Corporation, and a simulation model developed by New York State's Education Department. Chapter 1 compares trends in college costs, family income, and consumer prices for New York State and the nation. Chapter 2 shows trends in financial aid available to undergraduates in New York between 1980-81 and 1986-87, focusing on aid per full-time equivalent undergraduate enrollment, recipient rates and average awards, and aid applicant rates and characteristics. Chapter 3 contains two indicators of net costs of attendance: average net costs and net prices for aid recipients. Chapter 4 presents undergraduate enrollment trends for the 1980-81 through 1988-89 period. The final chapter summarizes findings and policy implications. The report concludes that college costs in New York State, like those in the nation, have been steadily rising more rapidly than consumer prices, family income, and grant aid per student during the 1980s. Twenty-four tables and 18 figures illustrate the report's findings. (JDD)

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REPORT ON COLLEGE COSTS AND STUDENT FINANCIAL AID IN NEW YORK

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DEPUTY COMMISSIONER FOR HIGHER AND CONTINUING EDUCATION

No. 89-16

June 27, 1989

MEMORANDUM TO CHIEF EXECUTIVE OFFICERS
OF POSTSECONDARY INSTITUTIONS IN NEW YORK STATE

Subject: Report on College Costs and Student Financial Aid

I am pleased to send you the third in a series of reports on college costs and student financial aid in New York State. The report is intended to provide information which is useful to State and institutional policymakers concerned with the continuing affordability of postsecondary education in New York.

The report shows that college costs in New York are basically in line with college costs reported in other states for both the public and independent sectors. The report also shows that while increases in college costs in New York between 1980-81 and 1987-88 corresponded to national trends, they exceeded increases in the median family income in the Northeast and increases in the Consumer Price Index. Since increases in student financial aid did not keep pace with increases in college costs, the "net cost" of a college education (total costs minus average financial aid) actually increased even faster during this period than did increases in college costs themselves.

I encourage you to share this report with others at your institution concerned with student financing. A limited number of additional copies are available upon request. Questions and comments on the report should be directed to Thomas J. McCord, Chief of the Bureau of Postsecondary Research and Information Systems, Room 5B44, Cultural Education Center, Albany, New York 12230; 518:474-5091.

Sincerely,

Donald J. Nolan

Donald J. Nolan

Attachment
cc: Director of Financial Aid

REPORT ON

COLLEGE COSTS

AND

STUDENT FINANCIAL AID

IN

NEW YORK

Prepared by the
Bureau of Postsecondary Research
and Information Systems
State Education Department
5B44 Cultural Education Center
Albany, NY 12234
April 1989

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EXECUTIVE SUMMARY

This third in a series of reports about undergraduate costs of attendance and financial aid in New York is based on information provided by New York's degree-granting colleges and universities, the Higher Education Services Corporation and a simulation model developed by the Education Department.

The report emphasizes that college costs in the State, like those in the nation, have been steadily rising more rapidly than consumer prices, family income and grant aid per student during this decade. Since 1980, both aided and unaided undergraduates have been paying a larger share of higher prices at public and private institutions.

During the 1980's, grant funds per undergraduate from State, federal and institutional sources have increased in New York. Despite these increases, average net costs, defined as student expenses minus grant aid, increased. Moreover, financially dependent low and middle income aid recipients and their families were expected to contribute more than the standard amounts determined by need analysis in order to finance their college expenses in 1988-89. Those low and middle income aid recipients attending public sector institutions and lower cost independent and proprietary institutions could have financed much of their additional contribution with federally sponsored student or parent loans. Most low and middle income aid recipients at the highest cost independent institutions, however, could not have obtained sufficient funds from these types of loans to cover their remaining need.

Generous enhancements to the State's Tuition Assistance Program and new grants from the Liberty Scholarship Program will be phased in during the next several years to strengthen the State's unparalleled commitment to financing undergraduates. These programs should eliminate borrowing among low and middle income aid recipients at public sector institutions and dramatically reduce remaining need at independent sector institutions.

Even with these generous programs, undergraduates and their families, with few exceptions, will still be expected to contribute something towards paying for college in the next decade. Like other expensive purchases, expected family contributions have become too large to be financed out of current income when children are in college and must be financed through some combination of savings, current income and loan repayment. Even without subsidized savings mechanisms, such as tax-exempt bonds, families who can save for college should be encouraged to do so.

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INTRODUCTION

Purposes of this Report

In the 1980 Statewide Plan for the Development of Postsecondary Education in New York State, the Regents renewed their longstanding commitment to reducing financial barriers to postsecondary education and directed the Education Department to collect and disseminate information about the costs of attending college and about student financial aid programs. At that time, no comprehensive accounting of college costs and student financial aid existed so there was no way of determining what college costs, reduced by grant aid for aid recipients, actually were. Annual surveys of institutions, annual reports on financial aid in the State and periodic reports on the net costs of college attendance have resulted from the Regents' initial directive and their continuing interest in promoting access.

This latest report shows recent trends in undergraduate college costs, student aid and enrollment and presents two indicators of the net cost of attendance. The report is not intended to support any particular policy proposal. Rather, it is designed to provide accurate background information which can inform the policy development process. We hope it will be useful to State policymakers, institutional officials and others concerned with reducing financial barriers to postsecondary education in New York.

Contents of the Report

This report is divided into five chapters. Chapter One compares trends in college costs, family income and consumer prices for New York State and the nation. The following four chapters focus on the State. Chapter Two shows trends in financial aid available to undergraduates between 1980-81 and 1986-87; Chapter Three contains two indicators of net costs of attendance; and Chapter Four presents undergraduate enrollment trends for the 1980-81 through 1988-89 period. The final chapter summarizes our findings and their policy implications. An appendix provides detailed information to supplement the content of the chapters.

In the first chapter New York's postsecondary institutions are grouped in categories used by the National Center for Education Statistics and the College Board in order to make national comparisons. In the following chapters pertaining only to New York, eight institutional groups are used: SUNY State-Operated campuses (excluding the Statutory Colleges for cost averages); SUNY Community Colleges; CUNY Senior Colleges; CUNY Community Colleges; all independent four-year or more institutions; low cost independent sector four-year or more institutions; high cost independent sector four-year or more institutions; and degree-granting proprietary colleges.

To reveal the wide variation in the cost of attendance and in student aid among independent four-year or more institutions in New York, two sub-groups within the independent sector were defined: low cost and high cost four-year or more institutions. Low cost institutions are those whose tuition was less than $5,400 and high cost institutions are those whose tuition was greater than $8,700 in 1985-86. Each of the two sub-groups enrolled approximately one-quarter of the full-time undergraduates in the independent sector in 1985-86. A list of the institutions included within every institutional group is shown in Table A-1 in the appendix.

Only degree-granting institutions and only undergraduate costs and financial aid are included in this report. Seminaries, nursing schools, two-year independent institutions and two independent colleges with tuitions less than $500 are excluded from the category of independent institutions in all the tables in this report. Whenever State totals are shown they refer to all undergraduate institutions, not just the eight institutional groups. Most of the trend data in the report covers the period between 1980-81 and 1986-87 because these are the years for which complete student aid data are available.

Information Sources

Information presented in this report comes from publications, unpublished tabulations, surveys of institutions and a simulation model. Specific sources, as well as data definitions, are indicated in the text and footnotes to tables.

By supplying the essential data elements, New York's colleges and universities and the Higher Education Services Corporation made this report possible. A Net Cost Technical Advisory Group, representing the postsecondary sectors, provided overall guidance in the development of the report.

CHAPTER ONE: COLLEGE COST TRENDS

The cost of attending college rose sharply throughout the nation during past decade. Between 1980 and 1987, average costs of attendance, which include the costs of tuition and fees, room and board and other items, soared for undergraduates living in campus-owned housing at all types of baccalaureate institutions. As shown in Table 1, average costs for one year at a large independent research university nearly doubled between 1980 and 1987, exceeding $15,000 in 1987 in both New York and the nation. The average costs at smaller independent colleges rose at nearly the same rate, to approximately $12,000 in the nation and to over $13,000 in New York.

Public college costs also rose during the 1980's. By 1987, the average cost of one year at a residential public institution was more than 60 percent higher than it had been in 1980. In 1987, the average cost of one year at a residential college or university campus of the State University of New York (SUNY) exceeded $6,500. This average SUNY cost was comparable to the national average cost for public research universities and slightly higher than the national average for smaller public colleges.

With increases exceeding 60 percent in a seven year period, college costs rose faster than inflation and families' capacity to pay, as shown in Figure 2. The Consumer Price Index, computed by the U.S. Department of Labor, rose 40 percent between 1980 and 1987. The median income of families, measured by the U.S. Department of Commerce's Bureau of the Census in its annual Current Population Surveys, grew 47 percent in the U.S. between 1980 and 1987. In the northeast region of the U.S., the geographic area for which reliable annual family income statistics applying to New York are published, median family income rose 55 percent during the same period.

Trends in average costs facing undergraduates living in campus-owned housing are a good indicator of the direction and magnitude of costs facing all students. However, the magnitude of costs may differ for other types of students and averages mask wide variation among costs in the independent sector. The remaining chapters and appendix to this report draw finer distinctions between institutions and students in order to examine costs facing undergraduates at the full range of New York's public and private residential and commuter institutions.

TABLE 1

N.Y. AND U.S. COLLEGE COSTS AND FAMILY INCOME, 1980-81 TO 1987-88 /1/

	Independent Universities		Independent Four-Year Colleges		Public Universities	Public Four-Year Colleges	SUNY Colleges and Universities /2/	Median Family Income /3/	
	US	NY	US	NY	US	US	NY	US	Northeast
1980-81	$7,670	$8,233	$6,353	$7,138	$3,815	$3,524	$4,090	$21,023	$21,856
1981-82	$8,647	$8,600	$7,167	$7,990	$4,287	$3,909	$4,623	$22,388	$23,706
1982-83	$9,859	$10,182	$7,968	$8,958	$4,725	$4,354	$4,980	$23,433	$24,918
1983-84	$10,741	$11,101	$8,678	$9,691	$5,062	$4,719	$5,598	$24,580	$26,678
1984-85	$11,743	$11,905	$9,349	$10,501	$5,399	$5,018	$5,911	$26,433	$28,487
1985-86	$12,709	$12,956	$10,099	$11,269	$5,769	$5,349	$6,046	$27,735	$30,544
1986-87	$14,025	$14,949	$11,000	$12,239	$6,187	$5,603	$6,496	$29,458	$32,160
1987-88	$15,015	$15,121	$11,735	$13,109	$6,445	$5,815	$6,683	$30,853	$33,938
% Changes 1980-81 to 1987-88	95.8%	83.7%	84.7%	83.7%	68.9%	65.0%	63.4%	46.8%	55.3%

/1/ Costs include tuition and fees, on-campus room and board, books and supplies and personal expenses.
/2/ Statutory colleges excluded.
/3/ Income is for the calendar year in which each academic year begins. The Northeast Region of the U.S. consists of CT, ME, MA, NH, RI, VT, NJ, NY, and PA.

SOURCES: Data for costs are from NYSED, Office of Postsecondary Policy Analysis, Higher Education Data System; the College Scholarship Service of The College Board; and the Washington Office of The College Board. Income data are from the U.S. Department of Commerce, Bureau of the Census, Current Population Reports (P-60 Series).

Figure 1

U.S. & N.Y. College Costs: 1987–88

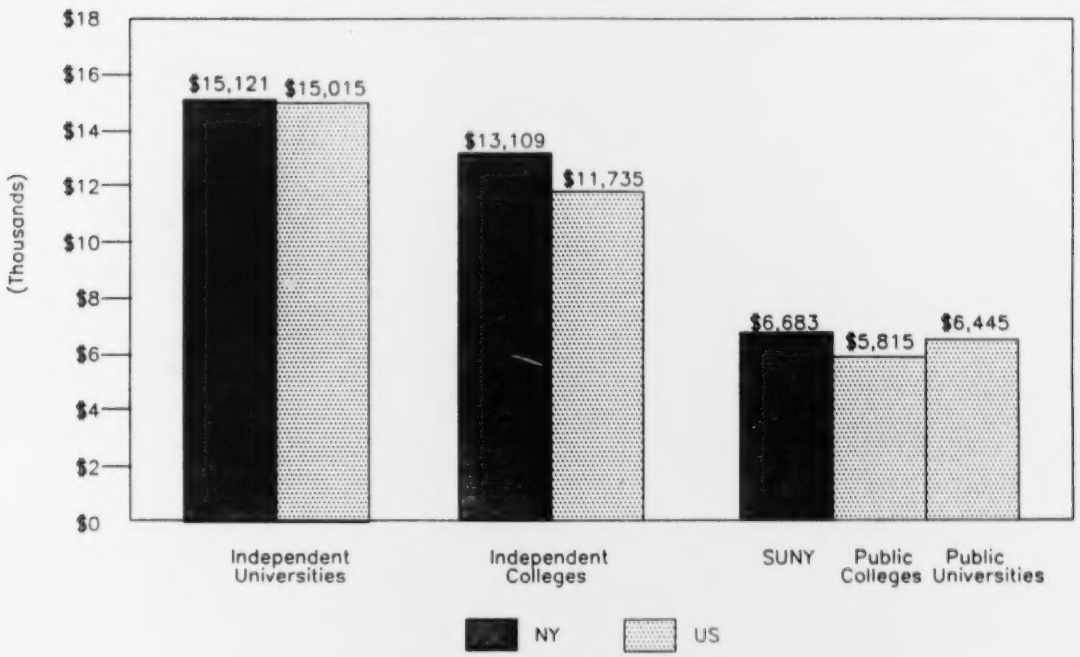
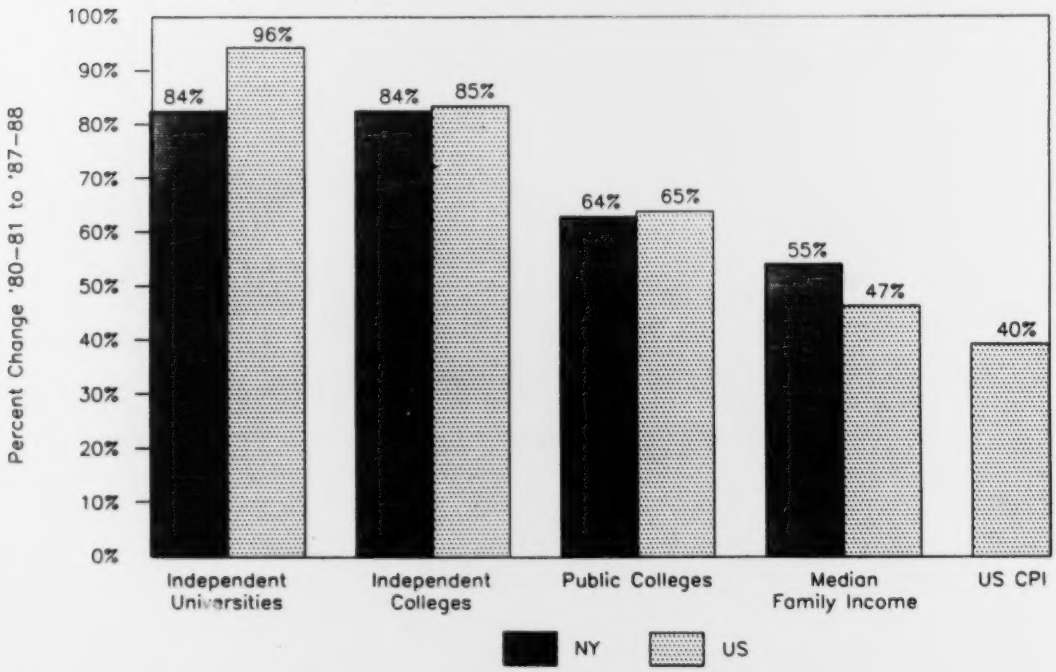


Figure 2

Changes in U.S. and N.Y. College Costs and Family Income: 1980–81 to 1987–88



CHAPTER TWO: FINANCIAL AID TRENDS

New York's undergraduates received nearly $1.7 billion of financial aid in 1986-87 from State, federal, institutional and other sources. New York continues to give more grant aid than any other state, providing approximately $424 million in grants to undergraduates in 1988-89, nearly 25 percent of the national total.

Figure 3 contains four pie charts that characterize undergraduate aid in the State in 1986-87, the most recent year for which complete data are available. It shows that grants comprised 61 percent and loans comprised 33 percent of all aid; that Federal guaranteed loan programs provided more funds than any individual grant program; that nearly 60 percent of all aid in the State goes to independent sector undergraduates; and that more than half of all aid is supplied by federally sponsored programs. Table A-2 of the appendix to this report provides a more detailed accounting of student aid funds and recipients in 1986-87.

Have aid funds increased as college costs have risen in recent years? Were more students receiving aid in 1986 than in 1980? Were average awards higher for aid recipients? This chapter examines these questions.

Aid Per FTE

Aid per FTE is a measure of aid dollars divided by full-time equivalent undergraduate enrollment. It can be used to identify changes in the amounts of aid available with enrollment changes taken into account. Table 2 shows that total undergraduate aid per FTE in the State, composed of grants, loans, wages and assistantships, increased from $2,054 in 1980-81 to $2,622 in 1986-87, a 28 percent increase of $568. Table 2 also shows that grant aid increased faster than loans. Grant aid per FTE increased 43 percent, from $1,118 in 1980-81 to $1,598 in 1986-87. In comparison, loans per FTE increased only 7 percent, from $817 to $870.

Table 3 demonstrates that national trends in borrowing for all postsecondary sectors and all levels of study do not accurately characterize borrowing trends for undergraduates at New York's degree-granting institutions. In 1986-87, loans accounted for 48 percent of all aid in the nation but only 33 percent of all aid to New York's undergraduates. Moreover, loans comprised a larger share of all aid in the nation but a smaller share of all aid in New York in 1986-87 than they did in 1980-81.

There are several possible explanations for the unique mix of grants and loans in New York. Most obvious is New York's Tuition Assistance Program, the only state-funded, need-based grant program in the nation that is an entitlement program. Second, nearly 50 percent of the State's undergraduates are enrolled in independent institutions, compared to 25 percent nationwide. Like their counterparts around the nation, the State's

independent institutions have been increasing their spending on institutionally funded grant aid more rapidly than other aid programs have been growing. Third, student borrowing in the State may not have increased at the national rate because it was already high in the early eighties.

Table 4 and Figure 4 present information on total financial aid for eight institutional groups in New York. The groups differ in the amounts of aid per FTE and in the changes in aid per FTE between 1980-81 and 1986-87. In 1986-87, total aid per FTE ranged from a low of $1,175 at SUNY Community Colleges to a high of $4,931 at high cost independent institutions. Total aid per FTE was slightly higher at proprietary institutions than at all independent four-year or more institutions and over $1,300 higher than aid per FTE at low cost independent institutions. Proprietary institutions also had the greatest growth in total aid per FTE, 85 percent.

Table 5 and Figure 5 present information on grant aid per FTE for the same institutional groups. Nearly 90 percent of all grants to undergraduates consists of TAP Awards, Pell Grants, and institutionally funded grants. Grant aid per FTE in 1986-87 ranged from a low of $737 at SUNY Community Colleges to a high of $3,214 at high cost independent institutions. Increases in grant aid per FTE were substantially higher in the independent and proprietary sectors than for either SUNY or CUNY.

Tables 4 and 5 show that total aid per FTE and grant aid per FTE dropped between 1985-86 and 1986-87 in all four public sector institutional groups after five years of steady increases. This drop in grant aid per FTE may be attributed to declines in the proportion of students eligible for need-based grants due to income criteria, part-time attendance or out-of-state residency status.

Recipient Rates and Average Awards

Recipient rates are computed as the number of recipients of a specific type of aid divided by either full-time or total headcount enrollment, depending on the aid program's attendance requirements. Average awards are computed as total dollars awarded for a specific type of aid divided by the number of recipients of that type of aid. Tables 6 and 7 show recipient rates and average awards for four major aid programs. Unfortunately, overall aid recipient rates, which would count a recipient once regardless of how many types of aid he or she received, cannot be computed from regularly collected data.

Nearly one-quarter of all undergraduates received institutionally funded grant aid in 1986-87, most of whom were in the independent sector. Only 3 to 9 percent of public and proprietary sector students received institutional grants while over 52 percent of students at independent four-year or more institutions received this type of aid. Table 7 shows that the average institutional grant award at all four-year or more independent institutions was $2,242. At high cost independent institutions the average was $3,543. At low cost independent institutions the average was $1,164.

Over half of New York's full-time undergraduates received a TAP Award. In contrast to institutional grants, a large proportion of students receive TAP Awards at public, proprietary and low cost independent sector institutions. In 1986-87, TAP recipient rates exceeded 90 percent at CUNY Community Colleges and proprietary institutions. Average TAP awards ranged from $718 at SUNY Community Colleges to $2,000 at high cost independent institutions.

For Pell Grants and federal guaranteed loans, Table 6 shows recipients as a percentage of both full-time undergraduate enrollment and as a percentage of headcount enrollment. Two rates are shown because both part-time and full-time students are eligible for these types of aid.

More than one-fourth of New York's undergraduates received a Pell Grant. Table 6 shows that CUNY Senior Colleges, CUNY Community Colleges and proprietary institutions had the highest Pell Grant recipient rates in the State. Over 49 percent of CUNY Community College students and over 57 percent of proprietary sector students received Pell Grants. The difference in average Pell Grants across the sectors is small, from a low of $1,207 at SUNY Community Colleges to a high of $1,451 at low cost independent institutions.

Over one-fourth of all undergraduates in the State received a federal guaranteed loan (GSL, ALAS/SLS or PLUS). Over 63 percent of all undergraduates at degree-granting proprietary institutions borrowed from one of the federal guaranteed loan programs. At independent institutions and at SUNY State-Operated campuses, over 30 percent of the undergraduates were borrowers. CUNY and SUNY's Community Colleges had lower borrowing rates. Average annual loans from the federal guaranteed loan programs ranged from $1,798 at SUNY Community Colleges to $2,314 at high cost independent institutions.

Table 8 shows compares borrowing in 1980-81 to borrowing in 1986-87 for all federally guaranteed loans to students or their parents, whether administered by HESC or another guarantee agency. Calculated as loans per student, borrowing dropped from 33 percent in 1980-81 to 29 percent in 1986-87 for the State as a whole. Borrowing rates declined in all public sector institutional groups, with a 10 percentage point drop at SUNY State-Operated campuses. The borrowing rate also dropped dramatically at the highest cost independent institutions, from 56 percent in 1980-81 at 45 percent in 1986-87. In contrast, borrowing rates increased at independent baccalaureate institutions, considered as a whole, and at degree-granting proprietary institutions.

Trends in HESC-administered loans made to full-time undergraduates are shown in Table 9. Table 9 cannot be compared directly to Table 8 because Table 9 refers to a subset of the loans and the students included in Table 8 and the institutional groups are different. Nonetheless, the two tables reveal similar trends and Table 9 shows annual changes.

Table 9 shows that in 1987-88 HESC-administered loans to full-time undergraduates were most prevalent in the independent sector (45 percent), followed by SUNY four-year institutions (31 percent) and SUNY two-year colleges (27 percent). In contrast, the incidence of borrowing at CUNY four-year and two-year colleges was markedly lower. Table 9 also shows that the incidence of borrowing among full-time undergraduates grew in every institutional category between 1982-83 and 1985-86 but declined in every institutional category after 1985-86, with 1987-88 borrowing rates being lower than the rates in 1982-83.

The decline in borrowing that occurred after 1985-86 can be explained by changes in eligibility criteria for the GSL program. As of October of 1986, need tests were imposed on all student loan applicants, not just on applicants with family incomes over $30,000 as had been the previous practice. The new need test had the effect of reducing the number of eligible borrowers and prevented prospective borrowers from using a GSL/Stafford Loan to finance expected student and parental contributions. After October of 1986, students in New York may have begun borrowing from new programs developed to serve those excluded from the GSL program but the extent of such borrowing is not measurable.

Table 10 shows cumulative loan debt by year in school as of 1987-88 for full-time undergraduates who had GSL loans. Those completing a two-year degree had an average debt ranging from $4,500 to $7,100. Those completing a baccalaureate program had an average debt ranging from $7,000 to $10,000. Cumulative debt can be expected to grow as a result of higher borrowing limits permitted in the 1986 reauthorization of the federal Higher Education Act.

Aid Applicant Rates and Characteristics

Aggregate measures of student aid, such as aid per FTE, aid recipients rates, and average awards are influenced by aid applicant rates, in-state enrollment rates, full-time enrollment rates and the income characteristics of aid applicants. The differences between institutional groups in New York can be attributed, in part, to differences in aid applicant characteristics. Income characteristics of aid applicants are particularly important in determining eligibility and award size for need-based programs such as TAP, Pell and GSL/Stafford Loans.

Table 11 presents information about aid applicants which was estimated from reports submitted by the 179 degree-granting institutions (74 percent of the total) participating in the federal campus-based aid programs in 1986-87. In that year, 50 percent of the undergraduates in New York were known to be aid applicants by their institutions. Aid applicants were between 50 and 60 percent of enrollment at CUNY, at SUNY State-Operated institutions and at independent institutions. SUNY Community Colleges had the lowest aid applicant rate in the State, 34 percent, and proprietary colleges had the highest, 70 percent.

In 1986-87, 34 percent of the undergraduates in New York applied for aid as financial dependents. Dependent aid applicant rates ranged from a low of 18 percent of enrollment at SUNY Community Colleges to a high of 51 percent of enrollment at the highest cost independent institutions. The median family income of dependent aid applicants ranged from $12,094 at CUNY to $35,063 at the highest cost independent institutions, as shown in Figure 6.

Self-supporting aid applicants comprised 16 percent of the undergraduates in New York, 5 percent of all undergraduates at high cost independent institutions and 23 percent of all undergraduates at CUNY. Median family income for self-supporting aid applicants did not vary substantially between sectors, being $3,327 at State-Operated campuses and $6,203 at CUNY.

TABLE 2

GRANTS AND LOANS
PER UNDERGRADUATE FTE
AT DEGREE-GRANTING INSTITUTIONS
IN NEW YORK STATE, 1980-81 TO 1986-87

	Total	Grants	Loans
1980-81	$2,054	$1,118	$817
1981-82	$2,331	$1,105	$1,090
1982-83	$2,216	$1,192	$895
1983-84	$2,397	$1,311	$944
1984-85	$2,604	$1,452	$1,002
1985-86	$2,688	$1,528	$1,007
1986-87	$2,622	$1,598	$870
% Change 1980-1 to 1986-87	27.7%	42.9%	6.5%

SOURCE: NYSED, Office of Postsecondary Policy Analysis,
Higher Education Data System.

TABLE 3

DISTRIBUTION OF TYPES OF AID IN NEW YORK AND THE U.S., 1980-81 AND 1986-87

	New York State Degree-credit Undergraduates		U.S. All Levels	
	1980-81	1986-87	1980-81	1986-87
Total Aid	100.0%	100.0%	100.0%	100.0%
Grants	54.4%	61.0%	55.8%	49.5%
Loans	39.8%	33.2%	40.4%	47.5%
Other Aid	5.8%	5.8%	3.8%	3.0%

SOURCE: New York data are from NYSED, Office of Postsecondary Policy Analysis,
Higher Education Data System.
U.S. data are from the Washington Office of the College Board, 1988.

TABLE 4

TOTAL AID
PER UNDERGRADUATE FTE
IN NEW YORK STATE, 1980-81 TO 1986-87

	NYS, Total	SUNY State-Operated	SUNY CC	CUNY Senior Colleges	CUNY CC	Independent 4-Year or More			
						Total	Low Cost	High Cost	Degree Proprietary
1980-81	$2,054	$1,850	$978	$1,609	$1,807	$2,887	$2,206	$3,729	$2,364
1981-82	$2,331	$2,155	$1,123	$2,019	$1,821	$3,227	$2,479	$4,001	$2,532
1982-83	$2,216	$1,881	$1,017	$1,593	$1,920	$3,201	$2,430	$4,083	$2,665
1983-84	$2,397	$2,051	$1,123	$1,727	$2,200	$3,447	$2,619	$4,446	$3,314
1984-85	$2,604	$2,138	$1,256	$1,753	$2,190	$3,791	$3,009	$4,753	$3,661
1985-86	$2,668	$2,129	$1,353	$1,812	$2,210	$3,882	$3,018	$4,716	$3,929
1986-87	$2,622	$1,965	$1,175	$1,580	$1,911	$3,973	$3,060	$4,931	$4,363
% Change 1980-1 to 1986-7	27.7%	6.2%	20.2%	-1.8%	5.8%	37.6%	38.7%	32.2%	84.6%

SOURCE: NYSED, Office of Postsecondary Policy Analysis, Higher Education Data System.

TABLE 5

GRANT AID
PER UNDERGRADUATE FTE
IN NEW YORK STATE, 1980-81 TO 1986-87

	NYS, Total	SUNY State Operated	SUNY CC	CUNY Senior Colleges	CUNY CC	Independent 4-Year or More			
						Total	Low Cost	High Cost	Degree Proprietary
1980-81	$1,118	$766	$518	$1,143	$1,433	$1,550	$1,252	$2,047	$1,418
1981-82	$1,105	$779	$508	$1,080	$1,317	$1,542	$1,296	$1,820	$1,565
1982-83	$1,192	$773	$512	$1,144	$1,501	$1,708	$1,413	$2,216	$1,538
1983-84	$1,311	$885	$588	$1,217	$1,647	$1,863	$1,530	$2,513	$1,887
1984-85	$1,452	$916	$679	$1,237	$1,655	$2,141	$1,826	$2,829	$1,948
1985-86	$1,528	$935	$756	$1,301	$1,654	$2,231	$1,836	$2,851	$2,078
1986-87	$1,598	$926	$737	$1,225	$1,505	$2,431	$2,010	$3,214	$2,681
Pct Change 1980-1 to 1986-7	42.9%	20.9%	42.2%	7.2%	5.0%	56.8%	60.6%	57.0%	89.1%

SOURCE: NYSED, Office of Postsecondary Policy Analysis, Higher Education Data System.

TABLE 6

UNDERGRADUATE AID RECIPIENT RATES
IN NEW YORK STATE : 1986-87

	Inst. Grant Awards /1/ per FTUG	TAP Awards per FTUG	Pell Grants per FTUG	Pell Grants per Total UG Enroll	US Loans /2/ per FTUG	US Loans /2 per Total UG Enroll
New York State, Total	24.7%	53.4%	37.8%	25.7%	42.2%	28.7%
SUNY State-Operated	8.9%	47.3%	27.0%	21.2%	42.3%	33.2%
SUNY CC	3.2%	57.1%	41.0%	19.6%	28.6%	13.7%
CUNY Senior Colleges	7.8%	63.2%	55.9%	33.4%	17.9%	10.7%
CUNY CC	NA	92.1%	83.1%	48.6%	18.9%	11.1%
Independent 4-Year or More	52.1%	41.5%	26.5%	20.7%	53.4%	41.9%
Independent Low Cost	43.5%	58.7%	35.3%	25.6%	43.5%	31.6%
Independent High Cost	59.4%	22.8%	15.6%	13.9%	49.7%	44.5%
Degree Proprietary	4.8%	102.5%	76.0%	57.3%	83.3%	62.8%

NOTE: Aid recipient rates may be overestimated slightly because they are based on recipient counts for the entire academic year but only Fall 1986 enrollment. Overestimation is greatest for institutions with large non-fall enrollment.

/1/ Inst. Grant Awards include institutionally funded grants, scholarships, waivers and remissions from both restricted and unrestricted funds, except for those awarded through a formal policy of employee benefits.

/2/ US Loans include all federal guaranteed loans (Stafford, ALAS/SLS, and PLUS) administered by HESC and other guarantors.

--FTUG is full-time undergraduate enrollment.
--Total UG Enroll is total headcount undergraduate enrollment.
--NA means data not reported.

SOURCE: NYSED, Office of Postsecondary Policy Analysis,
Higher Education Data System (NYSED-4.1 Form).

TABLE 7

AVERAGE AWARD AMOUNTS FOR UNDERGRADUATES
IN NEW YORK STATE : 1986-87

	Average Institutional Grant	Average TAP Award	Average Pell Grant	Average US Loan /1/
New York State, Total	$1,963	$1,215	$1,324	$2,103
SUNY State-Operated	$518	$827	$1,410	$1,933
SUNY CC	$450	$718	$1,207	$1,798
CUNY Senior Colleges	$234	$819	$1,314	$1,892
CUNY CC	NA	$776	$1,213	$1,832
Independent 4-Year or More	$2,242	$1,888	$1,419	$2,265
Independent Low Cost	$1,164	$1,863	$1,451	$2,175
Independent High Cost	$3,543	$2,000	$1,448	$2,314
Degree Proprietary	$1,597	$1,841	$1,256	$2,187

NOTE: Average awards may be slightly underestimated because they are based on headcount recipients rather than annualized recipients.

/1/ Institutional grants include institutionally funded grants, scholarships, waivers and remissions from both restricted and unrestricted funds except those awarded through a formal policy of employee benefits.

/2/ US Loan includes all federal guaranteed loans (Stafford, ALAS/SLS and PLUS) administered by HESC and other guarantors.

--NA indicates data not reported.

SOURCE: NYSED, Office of Postsecondary Policy Analysis, Higher Education Data System (NYSED-4.1 form).

TABLE 8

ALL FEDERALLY GUARANTEED LOANS
AS A PERCENT OF FULL-TIME AND TOTAL ENROLLMENT
FOR NEW YORK STATE UNDERGRADUATES
IN 1980-81 AND 1986-87

	Federal Guaranteed Loans /1/			
	Per Full-time Undergraduate Enrollment		Per Total Undergraduate Enrollment	
	1980-81	1986-87	1980-81	1986-87
New York State, Total	47%	42%	33%	29%
SUNY State-Operated	54%	42%	43%	33%
SUNY Community Colleges	35%	29%	18%	14%
CUNY Senior Colleges	26%	18%	17%	11%
CUNY Community Colleges	18%	19%	12%	11%
Independent 4-Year or More	47%	53%	35%	42%
Independent Low Cost	50%	44%	35%	32%
Indpendent High Cost	62%	50%	56%	45%
Degree Proprietary	56%	83%	51%	63%

NOTE: Borrowing rates may be slightly overestimated because they are computed as loans made during academic year divided by fall enrollment. Overestimation would be greatest for institutions with large non-fall enrollment.

/1/Federal Guaranteed Loans include Stafford/GSL, ALAS/SLS and PLUS loans administered by HESC and other guarantors.

SOURCE: NYSED, Office of Postsecondary Policy Analysis, Higher Education Data System (NYSED-4.1 form).

TABLE 9

TRENDS IN HESC-ADMINISTERED GSL LOANS TO FULL-TIME UNDERGRADUATES /1/
FROM 1982-83 TO 1987-88

	1982-83	1983-84	1984-85	1985-86	1986-87	1987-88	
	Number of HESC Administered Loans to Full-time Undergraduates in State Fiscal Year						% Change 1982 to 87
SUNY							
2-Year	35,365	37,822	39,240	38,918	28,706	23,193	-34%
4-Year	42,203	52,204	54,703	51,550	42,147	37,929	-10%
CUNY							
2-Year	7,687	9,144	9,799	11,498	7,278	5,131	-33%
4-Year	13,903	14,859	14,974	14,508	9,382	5,677	-59%
Independent, Total	107,762	108,735	112,284	111,577	98,062	96,666	-10%
Degree and Non-degree Proprietary /2/	40,433	45,888	50,926	41,499	37,651	38,873	-4%
	Full-time Undergraduate Enrollment in Fall Semester						% Change 1982 to 87
SUNY							
2-Year	101,282	102,981	94,835	89,335	86,823	86,554	-15%
4-Year	124,983	124,407	122,493	120,510	120,185	121,187	-3%
CUNY							
2-Year	30,089	32,134	31,724	34,103	32,581	31,241	4%
4-Year	70,384	69,056	65,801	64,280	61,967	61,120	-13%
Independent, Total	218,196	219,489	210,458	221,227	219,604	216,207	-1%
	Loans per Full-time Undergraduate						Change 1982 to 87
SUNY							
2-Year	34.9%	36.7%	41.4%	43.6%	33.1%	26.8%	-8.1%
4-Year	33.8%	42.0%	44.7%	42.8%	35.1%	31.3%	-2.5%
CUNY							
2-Year	25.5%	28.5%	30.9%	33.7%	22.3%	16.4%	-9.1%
4-Year	19.8%	21.5%	22.8%	22.6%	15.1%	9.3%	-10.5%
Independent, Total	49.4%	49.5%	53.4%	50.4%	44.7%	44.7%	-4.7%

/1/ GSL includes HESC administered GSL and ALAS/SLS loans.
/2/ Enrollment data for non-degree proprietary schools not available.

SOURCES: Loan data are from unpublished tabulations of the Higher Education Services Corporation (5/88). Enrollment data are from NYSED, Office of Postsecondary Policy Analysis, Higher Education Data System.

TABLE 10

AVERAGE CUMULATIVE GSL DEBT OF FULL-TIME UNDERGRADUATE BORROWERS /1/
IN 1987-88

	Year in School				
	1	2	3	4	5
SUNY					
2-Year	$2,622	$4,515	$5,810		
4-Year	$2,240	$4,057	$5,753	$7,475	$8,252
CUNY					
2-Year	$2,862	$4,673	$5,681		
4-Year	$2,758	$4,373	$5,905	$6,945	$7,035
Independent	$3,006	$4,974	$7,237	$8,965	$10,031
Degree and Non-degree Proprietary /2/	$3,741	$5,016	$7,105		

/1/ Debt measure based on HESC administered GSL and ALAS/SLS loans as of State Fiscal Year 1987-88.

/2/ Degree-granting proprietary institutions could not be reported separately.

SOURCE: NYS Higher Education Services Corporation, unpublished tabulation (5/88).

TABLE 11

UNDERGRADUATE AID APPLICANTS
IN NEW YORK STATE
IN 1986-87

	NYS, Total /1/	SUNY		CUNY	Independent 4-Year or More		Proprietary
		State-Operated Campuses	Community Colleges	Senior/Comm. Colleges	Lowest Cost Campuses	Highest Cost Campuses	Degree Granting
Number of Undergraduates	797,338	160,665	169,328	159,443	73,898	58,022	27,994
Number of Aid Applicants /2/	398,248	81,773	57,465	86,378	41,875	32,743	19,620
Financially Dependent	274,390	65,195	29,847	48,915	28,080	29,801	10,005
Self-Supporting	123,858	16,578	27,618	37,463	13,796	2,942	9,615
Percent of Undergraduates Applying for Aid	50%	51%	34%	54%	57%	56%	70%
Financially Dependent	34%	41%	18%	31%	38%	51%	36%
Self-Supporting	16%	10%	16%	23%	19%	5%	25%
Median Family Income of Aid Applicants /3/							
Financially Dependent	$22,918	$25,872	$20,006	$12,094	$26,223	$35,063	$14,182
Self-Supporting	$5,172	$3,327	$5,015	$6,203	$5,430	$3,370	$5,320

/1/ Sectors will not add to State total because sectors represent partial sample of institutions.

/2/ Applicant counts are estimates based on reports submitted by institutions participating in the federal Campus-based aid programs. Counts may be slightly underestimated because only applicants known to the institution are included. Dependency status is based on federal definition.

/3/ Income is defined as taxable and non-taxable income on federal tax returns. Because aid eligibility is determined both by college costs and family income, higher income families are more likely to apply for aid at higher cost colleges, which influences the median family income of aid applicants.

SOURCE: NYSED, Office of Postsecondary Policy Analysis, Higher Education Data System, (Supplement to NYSED-4.1 form and Fall Enrollment form).

Figure 3

Undergraduate Aid in New York State: 1986–87

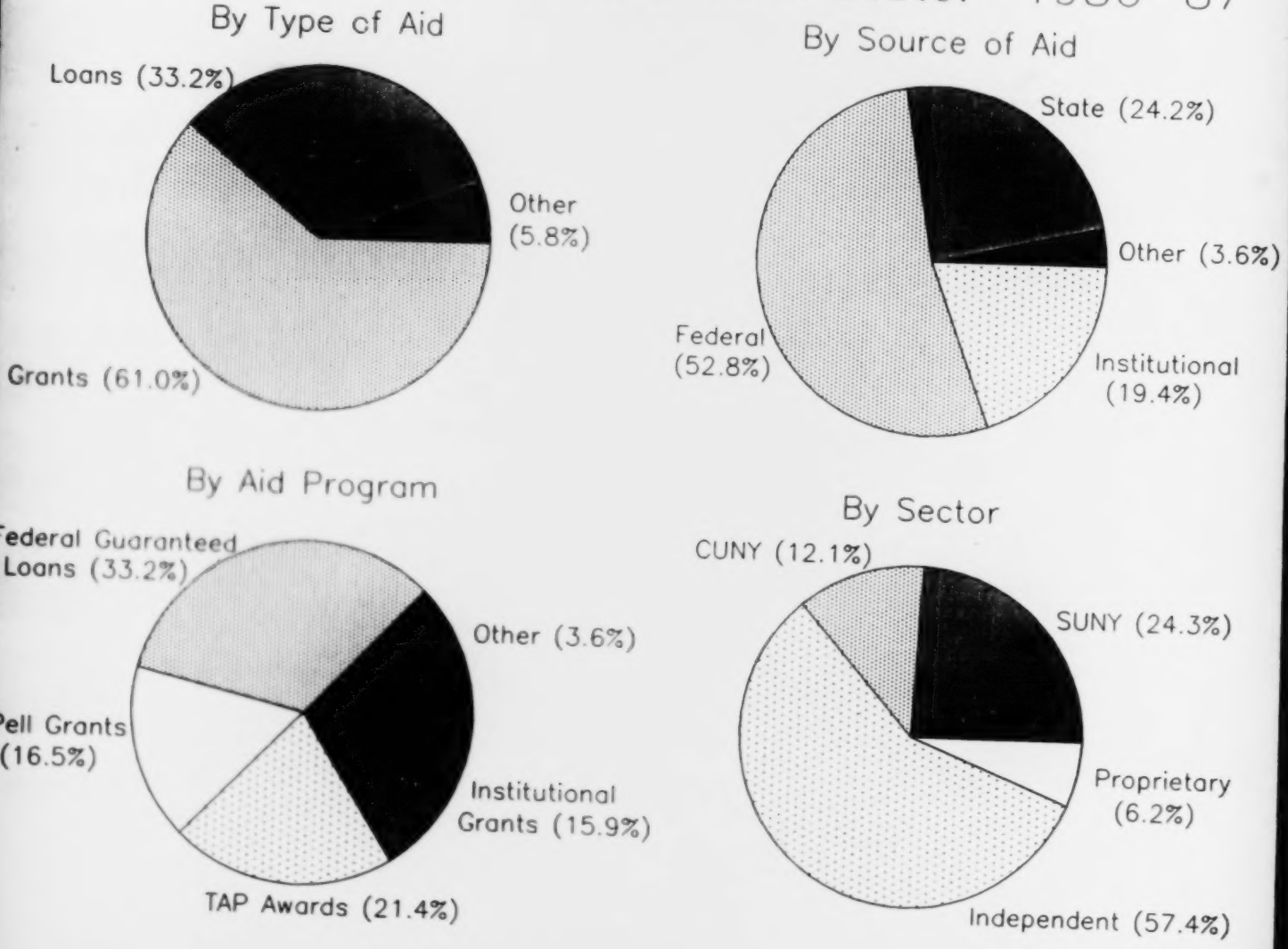


Figure 4

Total Aid per FTE by Sector: 1986–87

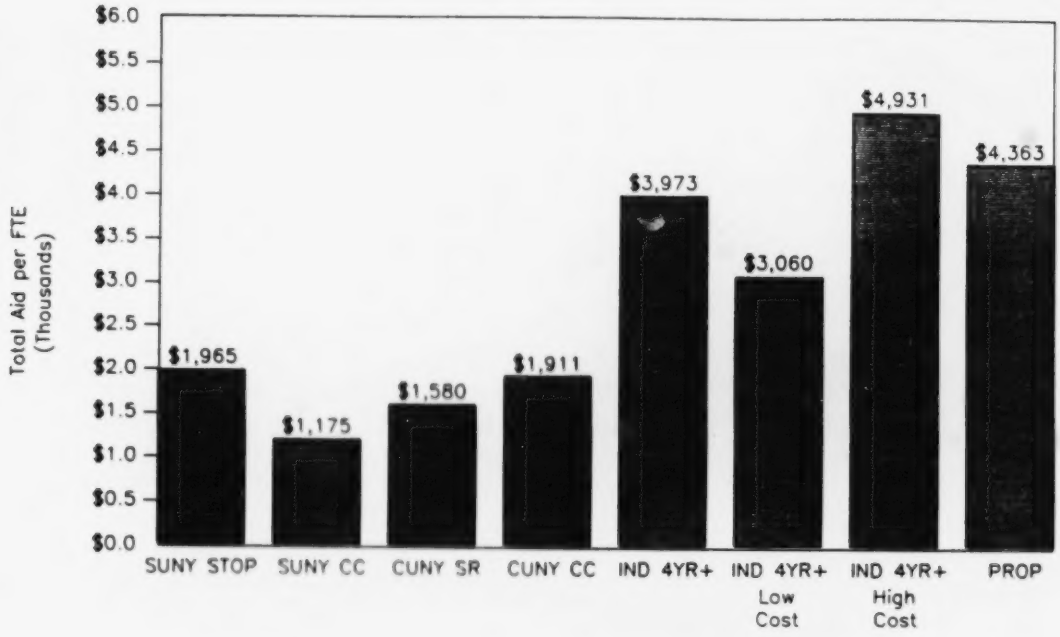


Figure 5

Grant Aid per FTE by Sector: 1986–87

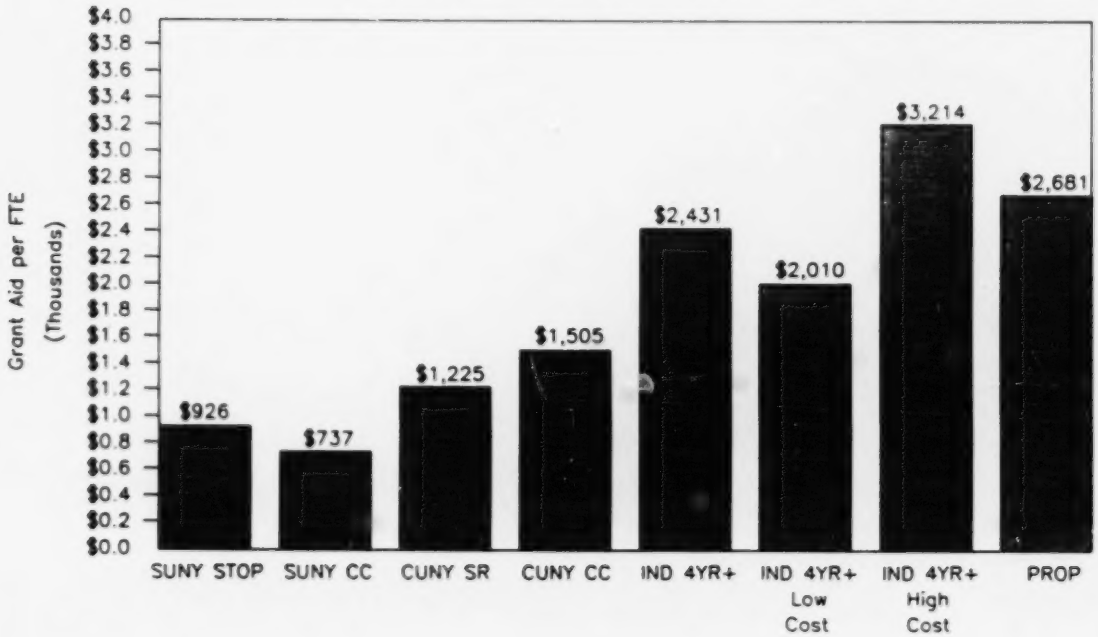
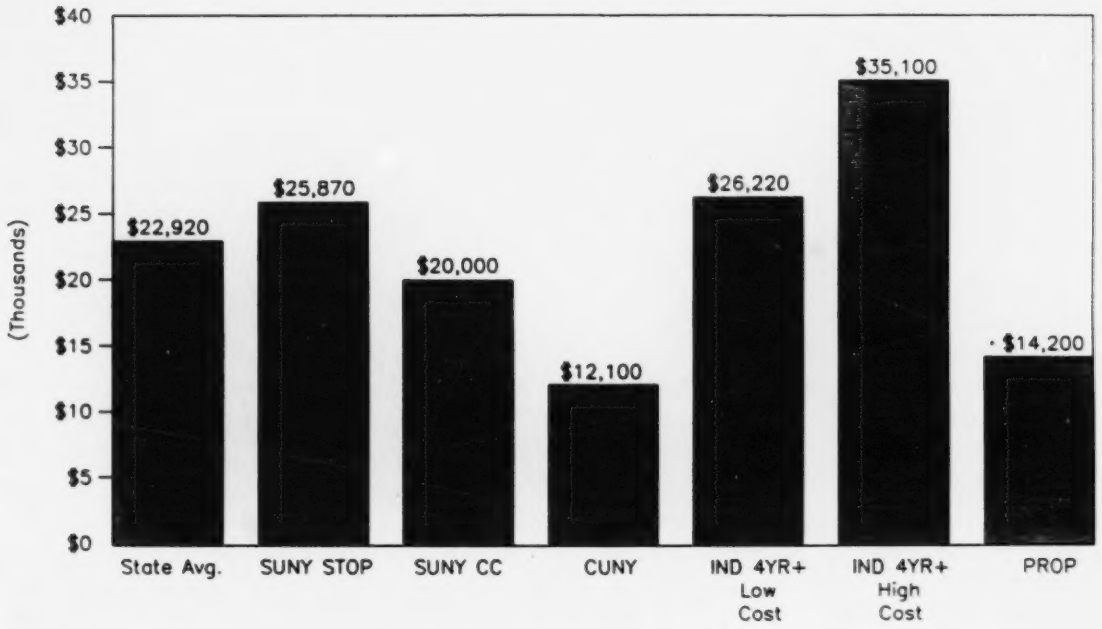


Figure 6

Median Family Income
of Dependent Aid Applicants: 1986–87



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CHAPTER THREE: NET COSTS OF COLLEGE ATTENDANCE

In this chapter, college cost trends and financial aid trends are combined to form two different measures of net costs, the costs of college reduced by grant aid. Only grant aid is considered to be a true discount to price although there are grant components to subsidized loans. The two measures are "average net costs" for all students and "net prices" for aid recipients.

The first measure, average net costs, involves price averaging and aid averaging for both aided and unaided undergraduates. This measure is the difference between average costs and average grant aid per FTE student. Changes in average net costs reveal changes in the role that grant aid plays as a resource for financing college.

The measure of average net costs has some limitations as a device for assessing the adequacy of aid programs for low and middle income aid recipients directly affected by need-based aid programs. Average grant aid per student underestimates average grant per recipient. Moreover, the amount of grant aid per student at any group of institutions is determined by aid applicant rates, the income distribution of aid applicants and in-state resident enrollment rate, among other factors, so that average net costs are determined by the characteristics of enrolled students as well as by college costs and aid programs.

The second measure, net prices for aid recipients, does a better job of indicating college costs reduced by grant aid for selected hypothetical types of aid recipients. Net prices are defined as college costs reduced by grant aid at particular income levels for full-time, full-year, financially dependent aid recipients. The measure is constructed by a computer simulation model that generates aid packages for low and middle income aid recipients. Unfortunately, the simulation model also has limitations. It requires fixed assumptions about aid recipients and their families in order to use standard formulae to estimate TAP Awards and Pell Grants. In addition, the model gives equal amounts of institutionally funded grant aid to aid recipients with equal need, regardless of income. Equal awards for equal need are assumed because all available evidence indicates that institutions do not target their funds exclusively on any income group.

Despite their limitations, these two measures provide some indication of the combined effects of changes in college costs and grant aid both in the aggregate and for dependent aid recipients specifically.

Average Net Costs between 1980-81 and 1986-87

Average net costs are defined as average total costs of attendance reduced by grant aid per FTE student. Total college costs include expenses for tuition and fees, room and board, books and supplies, transportation and miscellaneous expenses allowed in student budgets by financial aid administrators for full-time, full-year dependent undergraduates.

Table 12 summarizes trends in total college costs in New York between 1980-81 and 1986-87 for eight institutional groups. Costs reflect on-campus housing for SUNY State-operated campuses and independent institutions and commuter costs at all other types of institutions. In 1986-87, total costs at SUNY State-Operated institutions were about $6,500 while total costs at SUNY Community Colleges and both CUNY Senior and Community Colleges were under $4,500. The average cost at independent institutions was nearly $12,900 but the high cost independent institutions cost nearly $16,500 and the low cost independent institutions cost over $10,300. The average degree-granting proprietary sector cost was about $7,900 in 1986-87. Table A-3 in the Appendix to this report shows trends in the components of these total costs.

Figure 7 shows changes in college costs and grant aid per FTE student for New York's institutional groups between 1980-81 and 1986-87. Only in proprietary institutions did grant aid per FTE increase more rapidly than average costs. In all other institutional groups, cost increases exceeded grant aid increases, with the greatest gaps at SUNY State-Operated campuses, CUNY Senior College and high cost independent colleges.

Another way of examining the relationship between college costs and grant aid is to compare college costs both before and after they have been reduced by grant aid per FTE. This is a comparison of college costs and average net costs. Trends in average net costs are shown in Table 13. Figure 8 shows college costs and average net costs. The graph reveals that total cost for independent institutions in 1986-87 was $12,872, while average net cost was $10,441.

Figure 9 presents information on the percent changes in both total costs and average net costs between 1980-81 and 1986-87. Total costs were increasing during this period, but average net costs increased even more rapidly than total costs. For example, between 1980-81 and 1986-87 the average total costs for SUNY State-Operated campuses increased from $4,090 in 1980-81 to $6,496 in 1986-87, a 59 percent increase. During that same period, average net costs at these SUNY campuses increased by 68 percent, from $3,324 to $5,570. The difference between average total cost change and average net cost change was largest at the CUNY Senior Colleges where total costs increased by 42 percent but net cost increased by 62 percent.

Net Prices for Aid Recipients in 1988-89

In the previous section, net costs were defined as average college costs reduced by average grant aid. Unfortunately, that measure does not reveal what the net price of attendance would be for aid recipients since it averages costs and grant awards for both aided and unaided students. Even if it were possible to calculate average grant awards for aid recipients only, aid averaging would not reveal net prices for low and middle income aid recipients because awards in the TAP and Pell programs are tied to the family income of the aid applicant and generally, the lower the family income of the student, the greater the size of the grant.

In order to measure net prices for low and middle income aid recipients who are affected by State and federal financial aid programs, a computer model to simulate aid packages was developed. The model estimates aid packages at different types of institutions in the State for first-time, full-time, in-state dependent aid recipients at a range of family income levels. The model is based on the assumption that aid recipients at all types of institutions in New York have similar family characteristics and that they either live on campus or with their parents. Assumptions about families are: the family resides in New York State; family size is four; there are two parents but only one is employed; net family assets are $20,000 and income is from employment only; only one family member is in college; standard deductions are taken on both the U.S. and New York income tax returns; and the expected student contribution is $700. Although these family assumptions apply to a decreasing share of all postsecondary students, they form a baseline for assessing the affordability of college.

For the 1988-89 simulations, college costs were calculated from data in the Education Department's Higher Education Data System (HEDS) and from publications of the College Scholarship Service. TAP Awards and Pell Grants were simulated using 1988-89 eligibility criteria and award schedules. Projections of the average institutionally funded grant per recipient were calculated from historical data in HEDS.

For the purposes of the simulation, net prices are defined as total cost reduced by only three types of grant aid: TAP Awards, Pell Grants and institutionally funded grants. Institutionally funded grants are only included in packages at independent institutions, where a significant number of recipients receive this form of grant.

Although the model cannot determine how net prices are actually financed, the tables and graphs in this report indicate the resources that may be used. The portion of net prices that may be paid by the student is called the expected student contribution. The portion that may be financed by parents is called the expected parental contribution. The remaining share of net prices may be financed by student borrowing from the Stafford Loan Program (formerly GSL) or by other resources which may include:

(1) other grant aid programs not included in the model, such as SEOG, HEOP, EOP, CD, or SEEK;

(2) other loan programs such as SLS, PLUS or SHELF;
(3) student academic year income; or
(4) any other sources of funds.

The results of the 1988-89 simulation are analyzed in the remainder of this chapter. Figure 10 through 13 provide graphic representations of how dependent aid recipients from different income levels may have financed their education in 1988-89. Tables 14 through 16 show examples of aid packages for aid recipients with family incomes of $12,000; $24,000; and $36,000.

Figure 10 graphically summarizes the results of the 1988-89 simulation model for dependent aid recipients from "typical" families with adjusted gross incomes ranging from $5,000 to $45,000 for four types of institutions. Total college costs for the City University, SUNY State-Operated campuses and independent high and low cost institutions are shown as horizontal lines. College costs shown for CUNY assume that the aid recipient is a commuter living at home. College costs for the other three types of institutions assume that the aid recipient is living in a college dormitory. The X-axis in Figure 10 represents parental income. The descending lines show that grant aid is reduced as income increases. A large percentage of independent sector students receive institutional grant aid. Therefore, projected averages for institutionally funded aid per recipient were added to the sum of TAP Awards and Pell Grants to get a sum of all grant aid at the high and low cost independent institutions. In 1988-89, the average institutional grant award was projected to be $3,921 at the high cost independent institutions and $1,362 at the low cost independent institutions.

There is a substantial difference between the amount of grant aid per FTE (from Chapter Two of this report) and the amount of grant aid for aid recipients by income shown in Figure 10. For example, in 1986-87, grant aid per FTE in the independent high cost institutions averaged $3,214 per student compared with the grant aid amounts shown in Figure 10 which range from $3,921 at the $45,000 income level to $8,971 at the $10,000 family income level. Although grant aid per FTE provides a useful measure of aggregate changes in college costs and grant aid over time, it is a poor measure of the actual amount of grant aid per grant recipient. On the other hand, the simulation model is limited because the numbers of undergraduates that actually correspond to the hypothetical types for whom the model generates packages are not known.

Figures 10 through 13 and Tables 14 through 16 also reveal that "price gaps" between sectors after aid is considered are different from "price gaps" before aid is considered. For example, the difference between the total costs at SUNY State-Operated campuses and lowest cost independent institutions in 1988-89 was $5,392. After grants are considered, however, those differences were smaller. For example, for a student from a family with an adjusted gross income of $12,000, the net price was $3,067 at a SUNY State-Operated institution in 1988-89 and $5,612 at an independent sector low cost institution, for a difference of $2,545 rather than $5,392. "Price gaps" obviously vary by

family income level. At $36,000 of adjusted gross family income the difference in net price between SUNY State-Operated campuses and independent low cost institutions was $3,401.

Figure 14 and Table 17 summarize net price differences for aid recipients with parental incomes ranging from $10,000 to $45,000. Grant aid reduces the cost differences between the sectors but does not eliminate them. Net prices rise steadily as income increases, as would be expected when need-based grant programs are the major source of grant aid.

Figure 15 and Table 18 reveal relationships between net prices and parental income. In spite of the grants available to the lowest income students, net prices still represent a larger portion of income for very low income aid recipients than they do for other recipients. Grant aid does cover between 48 and 64 percent of total costs for low income aid recipients, depending on the sector, as shown in Figure 16 and Table 19.

College Affordability in 1988-89

One way to determine whether college was affordable in 1988-89 for low and middle income dependent aid recipients is to define "affordable" in terms that can be empirically measured using the information generated by the simulation model. Full-time undergraduate studies can be considered "affordable" if a student could assemble resources from a variety of sources to meet college costs. Figures 11 through 13, and the tables on which they are based, show how aid recipients may have financed their education in 1988-89 and whether they would have been able to assemble sufficient funds from universally available sources to meet their expenses.

For low income students, represented by a $12,000 income family in Figure 11, the combination of a standard student contribution, grants and a Stafford Loan would have been sufficient to have financed college expenses only in public institutions. In the independent and proprietary sectors, other sources of grant aid were available to some undetermined number of low income recipients. But since other forms of grant aid could not have been available for all low income students who might have been admitted, neither independent colleges nor proprietary colleges would have been "affordable" for all low income aid recipients in 1988-89, according to our definition.

A similar analysis can be applied to middle income families, represented by a $24,000 family income in Figure 12. Students from these families would not have been able to attend SUNY four-year colleges, independent institutions or proprietary institutions without additional resources beyond expected student and parent contributions and beyond grant aid and Stafford Loans. With aid from all universally available sources and with standard family contributions, students from these families would have been able to afford CUNY Senior Colleges, CUNY Community Colleges and SUNY Community Colleges.

Students from families with $36,000 of family income could have afforded all of New York's public postsecondary institutions but would have had unmet need at independent and proprietary institutions, as shown in Figure 13.

In all three of the illustrative cases, aid recipients would have had to borrow in order to finance college costs at any type of institution in New York unless they or their parents contributed more than the amounts expected by standard need analysis or they received unusually large amounts of other types of grant aid not included in the simulation model.

TABLE 12

AVERAGE TOTAL COLLEGE COSTS /1/
FOR UNDERGRADUATES IN NEW YORK STATE
FROM 1980-81 TO 1986-87

	SUNY State-Operated	SUNY CC	CUNY Senior Colleges	CUNY CC	Independent 4-Year or More			
					Total	Low Cost	High Cost	Degree Proprietary
1980-81	$4,090	$3,035	$3,145	$3,142	$7,515	$6,255	$9,088	$4,979
1981-82	$4,557	$3,287	$3,348	$3,344	$8,426	$6,895	$10,410	$5,523
1982-83	$4,913	$3,574	$3,724	$3,715	$9,402	$7,629	$11,809	$6,051
1983-84	$5,532	$3,885	$4,071	$4,062	$10,215	$8,248	$12,930	$6,467
1984-85	$5,851	$4,016	$4,156	$4,114	$11,031	$8,874	$13,927	$6,805
1985-86	$5,959	$4,243	$4,332	$4,287	$11,868	$9,775	$15,168	$7,317
1986-87	$6,496	$4,469	$4,469	$4,419	$12,872	$10,322	$16,458	$7,851
% Change 1980-1 to 1986-7	58.8%	47.2%	42.1%	40.6%	71.3%	65.0%	81.1%	57.7%

/1/ Total college costs include tuition and required annual fees; on-campus room and board or a room and board allowance for commuters; books and supplies; transportation; and personal miscellaneous expenses allowed by financial aid offices.

SOURCES: NYSED, Office of Postsecondary Policy Analysis, Higher Education Data System supplemented by the College Scholarship Service of the College Board.

TABLE 13

AVERAGE NET COSTS /1/
FOR UNDERGRADUATES IN NEW YORK STATE
FROM 1980-81 TO 1986-87

	SUNY State-Operated	SUNY CC	CUNY Senior Colleges	CUNY CC	Independent 4-Year or More			
					Total	Low Cost	High Cost	Degree Proprietary
1980-81	$3,324	$2,517	$2,002	$1,709	$5,965	$5,003	$7,041	$3,561
1981-82	$3,778	$2,779	$2,268	$2,027	$6,884	$5,599	$8,590	$3,958
1982-83	$4,140	$3,062	$2,580	$2,214	$7,694	$6,216	$9,593	$4,513
1983-84	$4,647	$3,297	$2,854	$2,415	$8,352	$6,718	$10,417	$4,580
1984-85	$4,935	$3,337	$2,919	$2,459	$8,890	$7,048	$11,098	$4,857
1985-86	$5,024	$3,487	$3,031	$2,633	$9,637	$7,939	$12,317	$5,239
1986-87	$5,570	$3,732	$3,244	$2,914	$10,441	$8,312	$13,244	$5,170
Pct Change 1980-1 to 1986-7	67.6%	48.3%	62.0%	70.5%	75.0%	66.1%	88.1%	45.2%

/1/ Average net cost is equal to average total college cost minus grant aid per FTE.

SOURCES: Tables 5 and 12.

TABLE 14

ESTIMATED AID PACKAGES /1/
FOR FIRST-TIME FULL-TIME DEPENDENT AID RECIPIENTS
IN NEW YORK IN 1988-89

ASSUMING 1987 PARENTAL FEDERAL ADJUSTED GROSS INCOME OF: $12,000

	Living in Campus Owned or Operated Housing			Living in Parents' Residence		
	SUNY	Independent 4-Year or More		SUNY	CUNY	Proprietary
	State-Operated Campuses	Lowest Cost Campuses	Highest Cost Campuses	Community Colleges	Senior/Comm. Colleges	Degree Granting
TOTAL COLLEGE COSTS	$6,632	$12,024	$18,864	$4,764	$4,674	$9,370
GRANTS	$3,565	$6,412	$8,971	$3,162	$3,008	$5,050
Pell Grant	$2,190	$2,200	$2,200	$1,812	$1,758	$2,200
TAP Award	$1,375	$2,850	$2,850	$1,350	$1,250	$2,850
Institutional Aid	--	$1,362	$3,921	--	--	--
NET PRICES	$3,067	$5,612	$9,893	$1,602	$1,666	$4,320
GSL Loan Limit	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500
Expected Student Contr.	$700	$700	$700	$700	$700	$700
Expected Parent Contr.	$0	$0	$0	$0	$0	$0
Other Resources	$0	$2,412	$6,693	$0	$0	$1,120

/1/ Packages based on simulation model and projections from NYSED, Office of Postsecondary Policy Analysis.

SOURCE: NYSED, Office of Postsecondary Policy Analysis, simulation model.

TABLE 15

ESTIMATED AID PACKAGES /1/
FOR FIRST-TIME FULL-TIME DEPENDENT AID RECIPIENTS
IN NEW YORK IN 1988-89

ASSUMING 1987 PARENTAL FEDERAL ADJUSTED GROSS INCOME OF: $24,000

	Living in Campus Owned or Operated Housing			Living in Parents' Residence		
	SUNY	Independent 4-Year or More		SUNY	CUNY	Proprietary
	State-Operated Campuses	Lowest Cost Campuses	Highest Cost Campuses	Community Colleges	Senior/Comm. Colleges	Degree Granting
TOTAL COLLEGE COSTS	$6,632	$12,024	$18,864	$4,764	$4,674	$9,370
GRANTS	$1,916	$4,753	$7,312	$1,891	$1,791	$3,391
Pell Grant	$1,150	$1,150	$1,150	$1,150	$1,150	$1,150
TAP Award	$766	$2,241	$2,241	$741	$641	$2,241
Institutional Aid	--	$1,362	$3,921	--	--	--
NET PRICES	$4,716	$7,271	$11,552	$2,873	$2,883	$5,979
GSL Loan Limit	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500
Expected Student Contr.	$700	$700	$700	$700	$700	$700
Expected Parent Contr.	$1,049	$1,049	$1,049	$1,049	$1,049	$1,049
Other Resources	$467	$3,022	$7,303	$0	$0	$1,730

/1/ Packages based on simulation model and projections from NYSED, Office of Postsecondary Policy Analysis.

SOURCE: NYSED, Office of Postsecondary Policy Analysis, simulation model.

TABLE 16

ESTIMATED AID PACKAGES /1/
FOR FIRST-TIME FULL-TIME DEPENDENT AID APPLICANTS
IN NEW YORK IN 1988-89

ASSUMING 1987 PARENTAL FEDERAL ADJUSTED GROSS INCOME OF: $36,000

	Living in Campus Owned or Operated Housing			Living in Parents' Residence		
	SUNY	Independent 4-Year or More		SUNY	CUNY	Proprietary
	State-Operated Campuses	Lowest Cost Campuses	Highest Cost Campuses	Community Colleges	Senior/Comm. Colleges	Degree Granting
TOTAL COLLEGE COSTS	$6,632	$12,024	$18,864	$4,764	$4,674	$9,370
GRANTS	$350	$2,341	$4,900	$350	$350	$979
Pell Grant	$0	$0	$0	$0	$0	$0
TAP Award	$350	$979	$979	$350	$350	$979
Institutional Aid	--	$1,362	$3,921	--	--	--
NET PRICES	$6,282	$9,683	$13,964	$4,414	$4,324	$8,391
GSL Loan Limit	$2,500	$2,500	$2,500	$2,500	$2,500	$2,500
Expected Student Contr.	$700	$700	$700	$700	$700	$700
Expected Parent Contr.	$3,420	$3,420	$3,420	$3,420	$3,420	$3,420
Other Resources	$0	$3,063	$7,344	$0	$0	$1,771

/1/ Packages based on simulation model and projections from NYSED, Office of Postsecondary Policy Analysis.

SOURCE: NYSED, Office of Postsecondary Policy Analysis, simulation model.

TABLE 17

NET PRICES BY PARENTAL INCOME
FOR DEPENDENT UNDERGRADUATE AID RECIPIENTS
AT FOUR TYPES OF INSTITUTIONS
IN NEW YORK STATE IN 1988-89

1987 Parental Income	CUNY Senior & Comm. Colleges	SUNY State-Operated Campuses	Independent 4-Year or More	
			Lowest Cost Campuses	Highest Cost Campuses
$10,000	$1,666	$3,067	$5,612	$9,893
$15,000	$1,666	$3,307	$5,862	$10,143
$20,000	$2,123	$3,956	$6,511	$10,792
$25,000	$3,073	$4,906	$7,461	$11,742
$30,000	$3,874	$5,832	$8,573	$12,854
$35,000	$4,324	$6,282	$9,573	$13,854
$40,000	$4,324	$6,282	$10,123	$14,404
$45,000	$4,674	$6,632	$10,662	$14,943

SOURCE: NYSED, Office of Postsecondary Policy Analysis, simulation model.

TABLE 18

PERCENT OF PARENTAL INCOME EQUAL TO NET PRICES
FOR DEPENDENT UNDERGRADUATE AID RECIPIENTS
AT FOUR TYPES OF INSTITUTIONS
IN NEW YORK STATE IN 1988-89

1987 Parental Income	CUNY Senior & Comm. Colleges	SUNY State-Operated Campuses	Independent 4-Year or More	
			Lowest Cost Campuses	Highest Cost Campuses
$10,000	17%	31%	56%	99%
$15,000	11%	22%	39%	68%
$20,000	11%	20%	33%	54%
$25,000	12%	20%	30%	47%
$30,000	13%	19%	29%	43%
$35,000	12%	18%	27%	40%
$40,000	11%	16%	25%	36%
$45,000	10%	15%	24%	33%

SOURCE: NYSED, Office of Postsecondary Policy Analysis, simulation model.

TABLE 19

GRANT AID AS PERCENT OF TOTAL PRICES
FOR DEPENDENT UNDERGRADUATE AID RECIPIENTS
AT FOUR TYPES OF INSTITUTIONS
IN NEW YORK STATE IN 1988-89

1987 Parental Income	CUNY Senior & Community Colleges	SUNY State-Operated Campuses	Independent 4-Year or More	
			Lowest Cost Campuses	Highest Cost Campuses
$10,000	64%	54%	53%	48%
$15,000	64%	50%	51%	46%
$20,000	55%	40%	46%	43%
$25,000	34%	26%	38%	38%
$30,000	17%	12%	29%	32%
$35,000	7%	5%	20%	27%
$40,000	7%	5%	16%	24%
$45,000	0%	0%	11%	21%

SOURCE: NYSED, Office of Postsecondary Policy Analysis, simulation model.

Figure 7

Change in College Costs and Grant Aid per FTE from 1980–81 to 1986–87

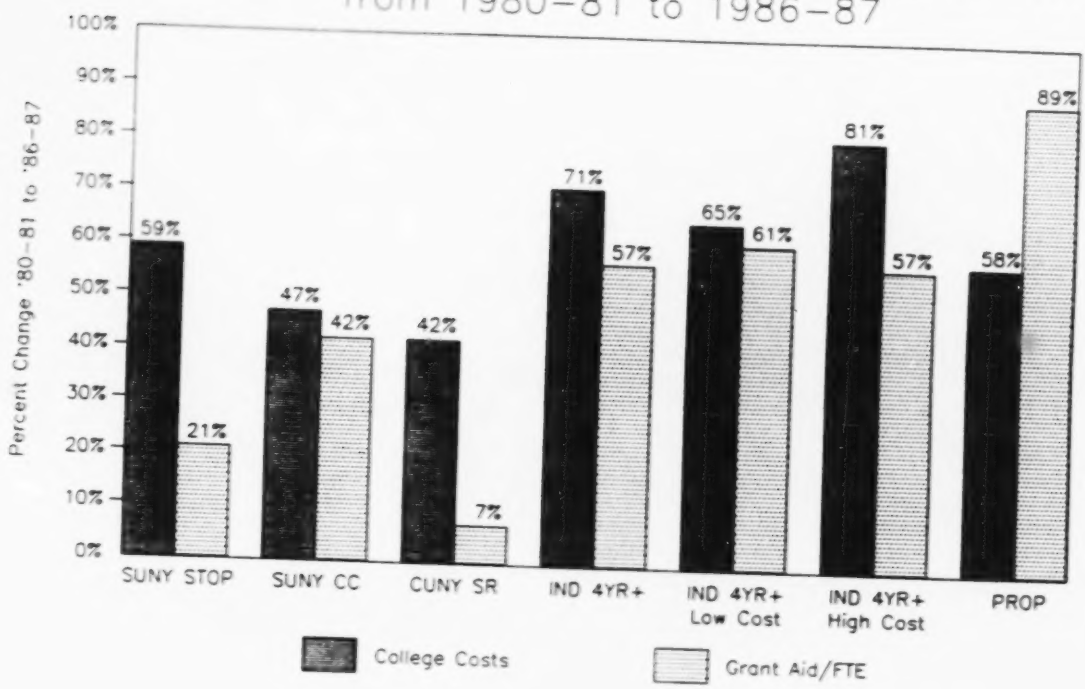


Figure 8

Average College Costs and Net Costs: 1986–87

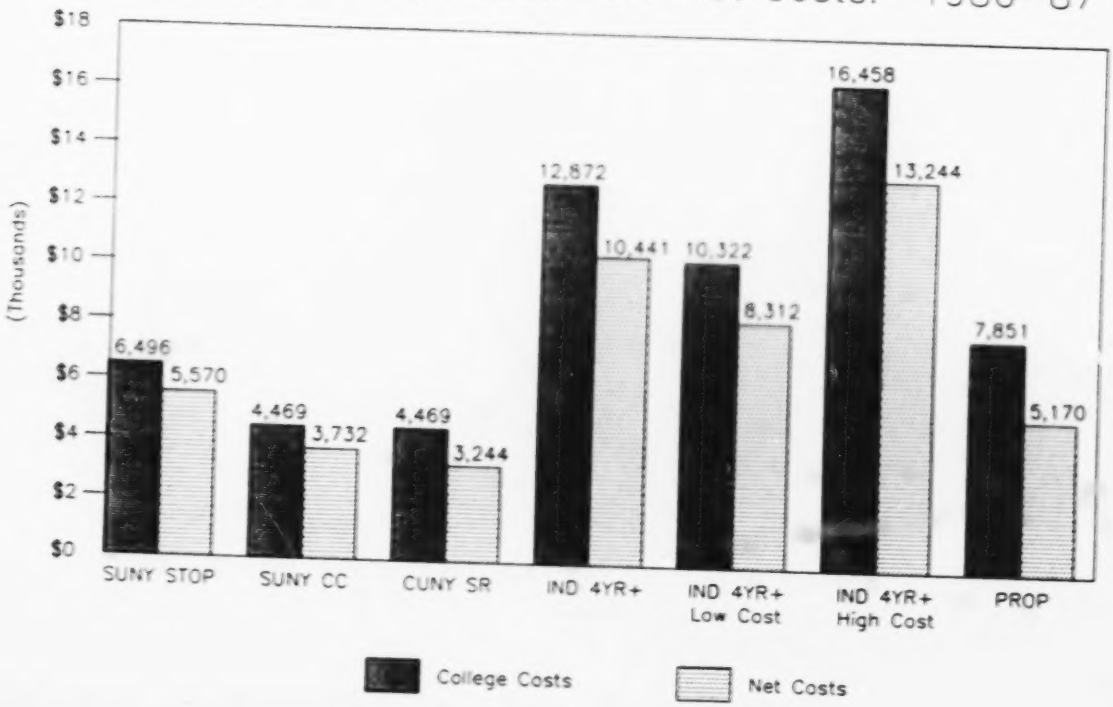


Figure 9

Change in Average College Costs and Net Costs from 1980–81 to 1986–87

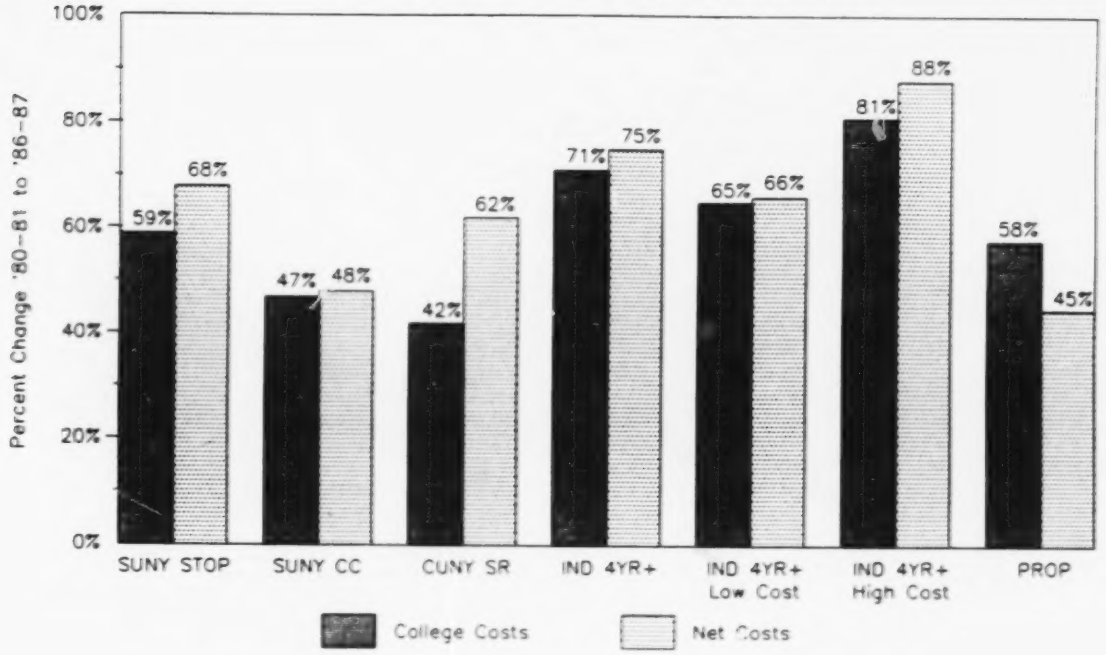


Figure 10

College Costs and Grant Aid by Parental Income and Sector: 1988–89

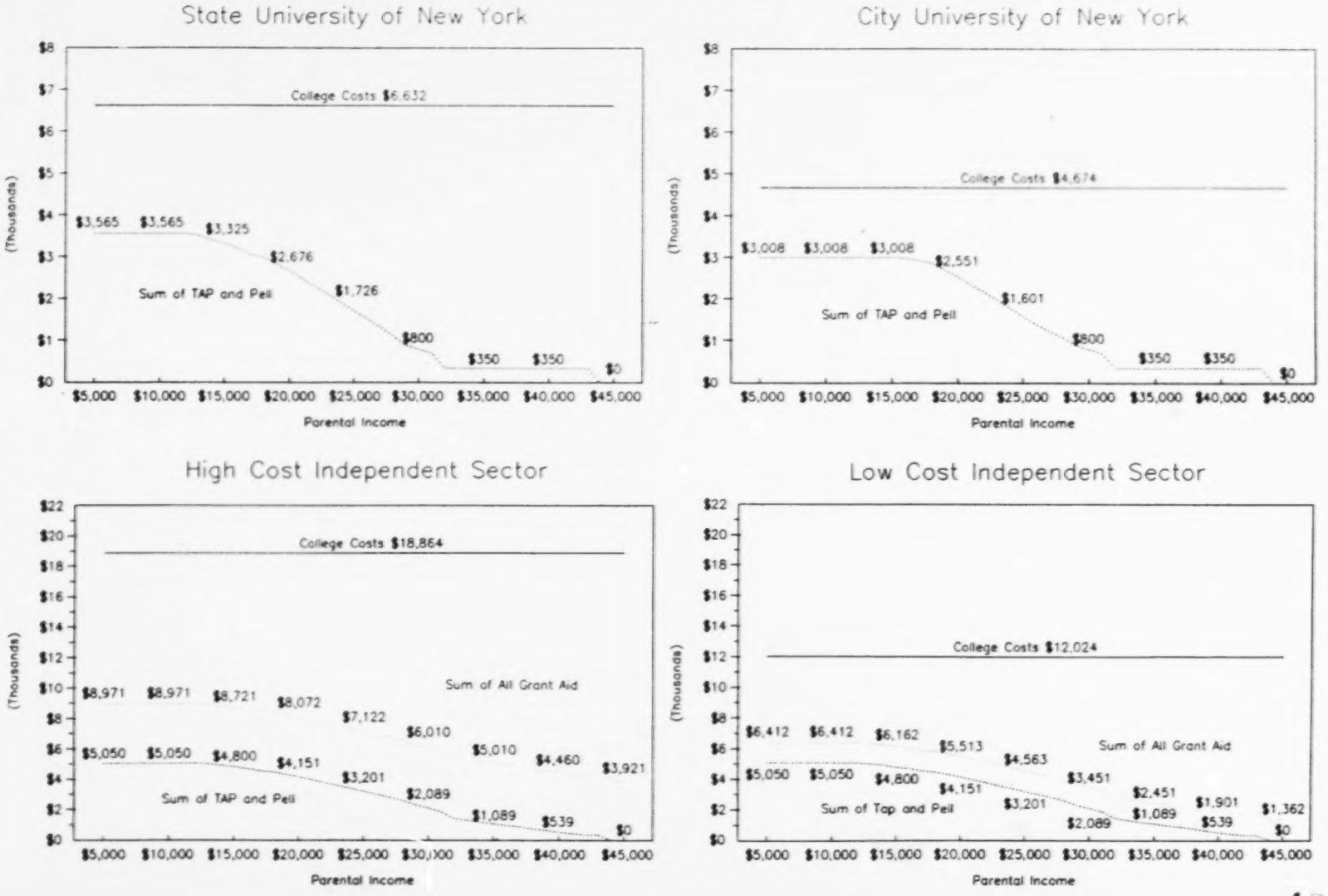

State University of New York
College Costs $6,632
$3,565 $3,565 $3,325 $2,676 $1,726 $800 $350 $350 $0
Sum of TAP and Pell
City University of New York
College Costs $4,674
$3,008 $3,008 $3,008 $2,551 $1,601 $800 $350 $350 $0
Sum of TAP and Pell
High Cost Independent Sector
College Costs $18,864
$8,971 $8,971 $8,721 $8,072 $7,122 $6,010 $5,010 $4,460 $3,921
Sum of All Grant Aid
$5,050 $5,050 $4,800 $4,151 $3,201 $2,089 $1,089 $539 $0
Sum of TAP and Pell
Low Cost Independent Sector
College Costs $12,024
$6,412 $6,412 $6,162 $5,513 $4,563 $3,451 $2,451 $1,901 $1,362
Sum of All Grant Aid
$5,050 $5,050 $4,800 $4,151 $3,201 $2,089 $1,089 $539 $0
Sum of Tap and Pell
(Thousands)
$5,000 $10,000 $15,000 $20,000 $25,000 $30,000 $35,000 $40,000 $45,000
Parental Income

Figure 11

College Costs and Financial Resources: 1988–89
$12,000 Parental Income

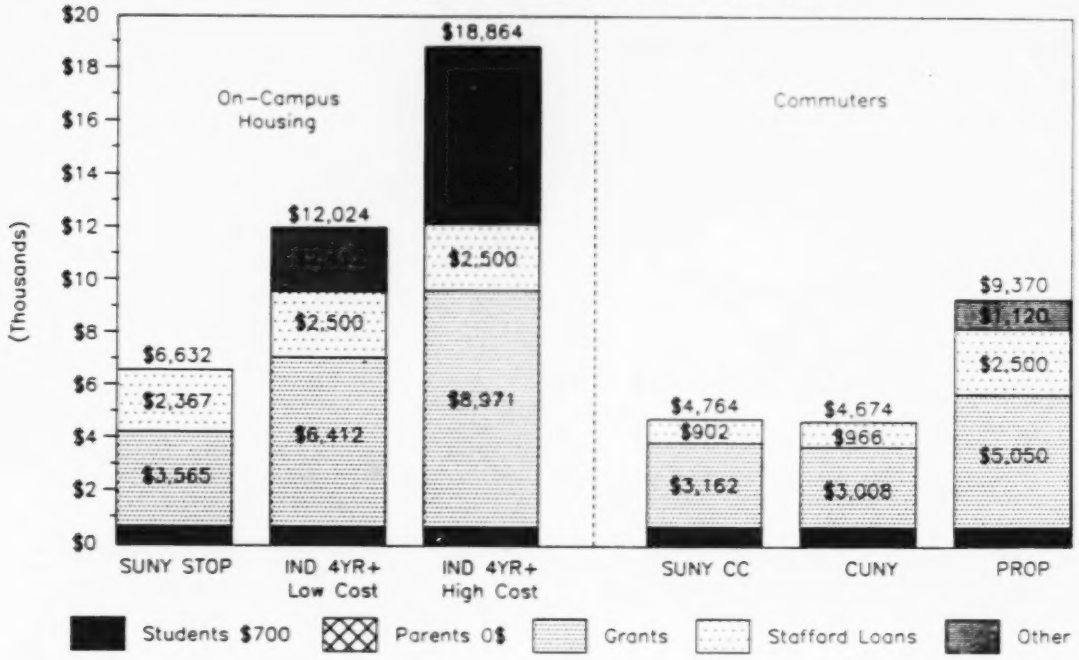


Figure 12

College Costs and Financial Resources: 1988–89
$24,000 Parental Income

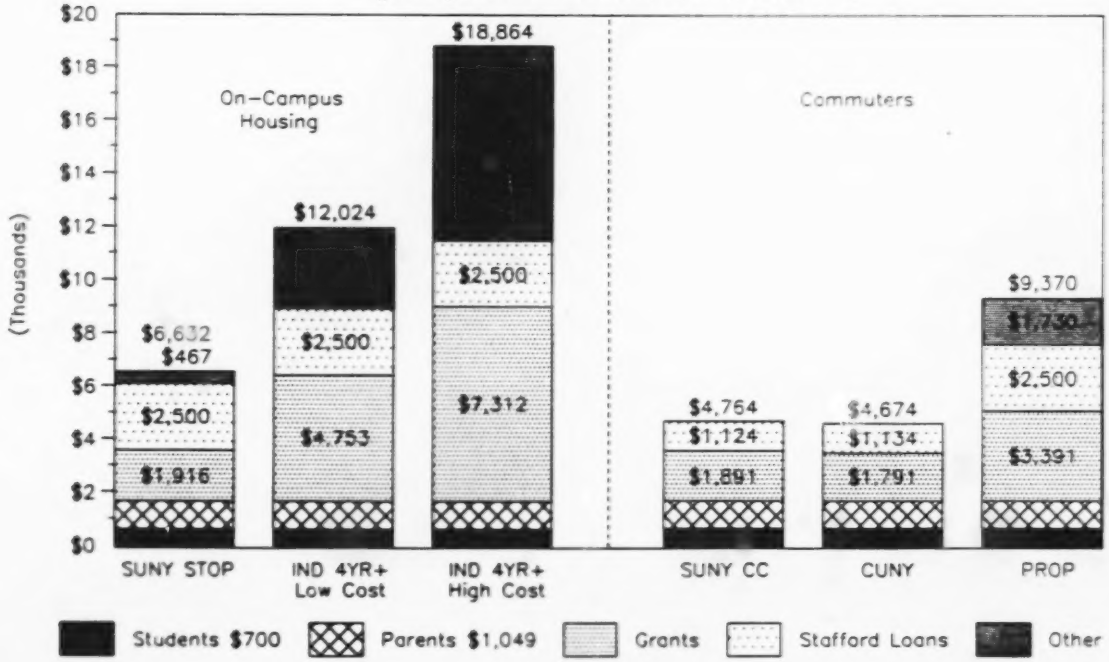


Figure 13

College Costs and Financial Resources: 1988–89
$36,000 Parental Income

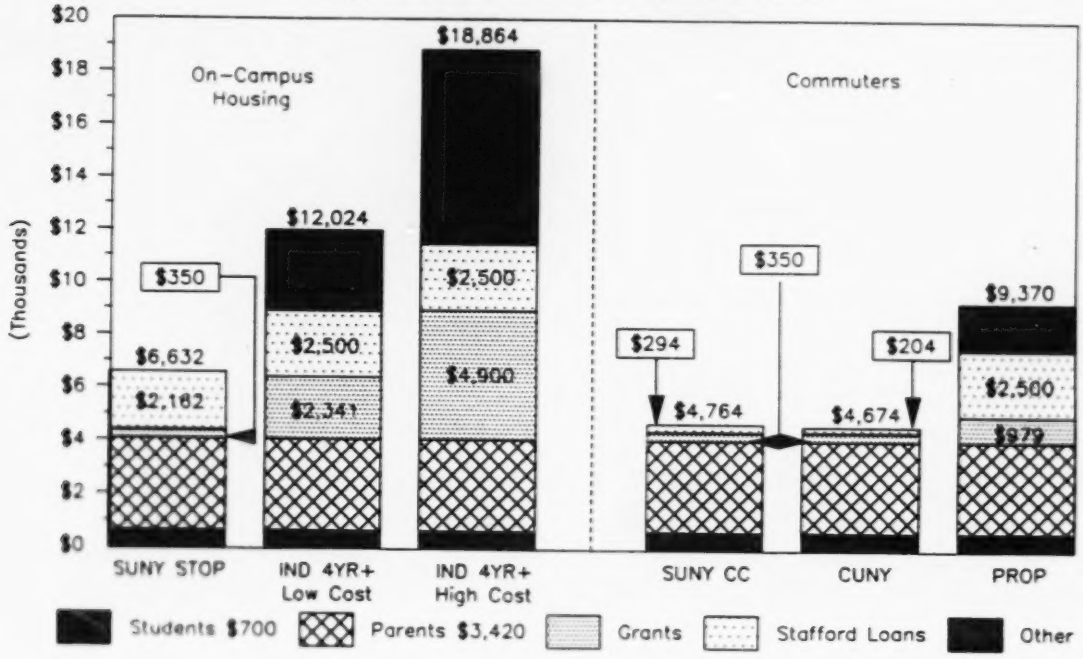


Figure 14

Net Prices by Parental Income in 1988–89

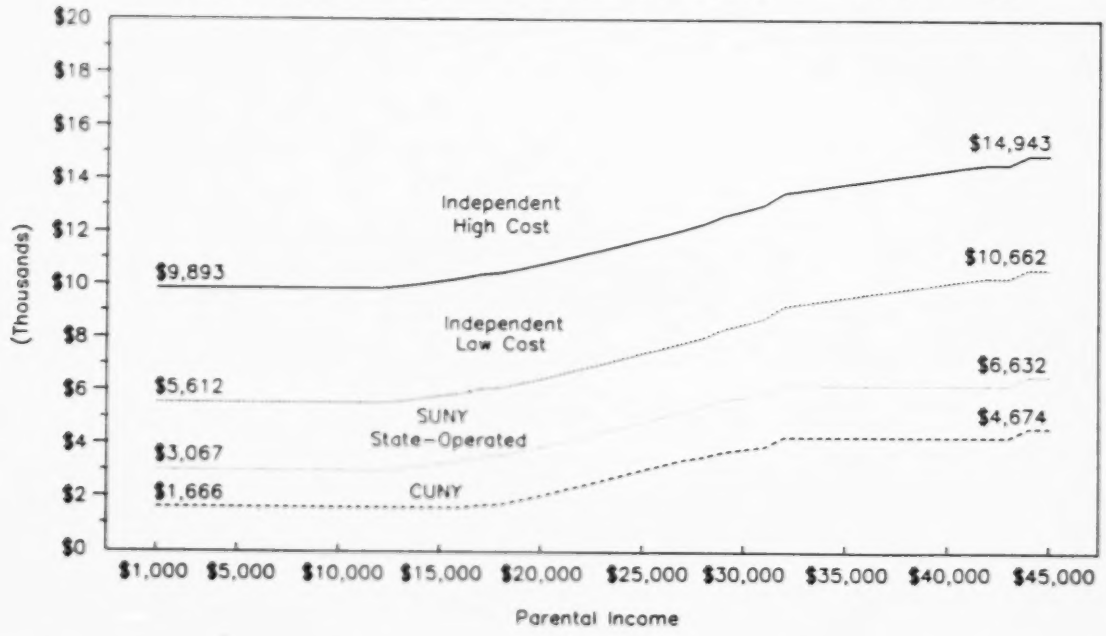


Figure 15

Net Prices as a Percent of Income in 1988–89

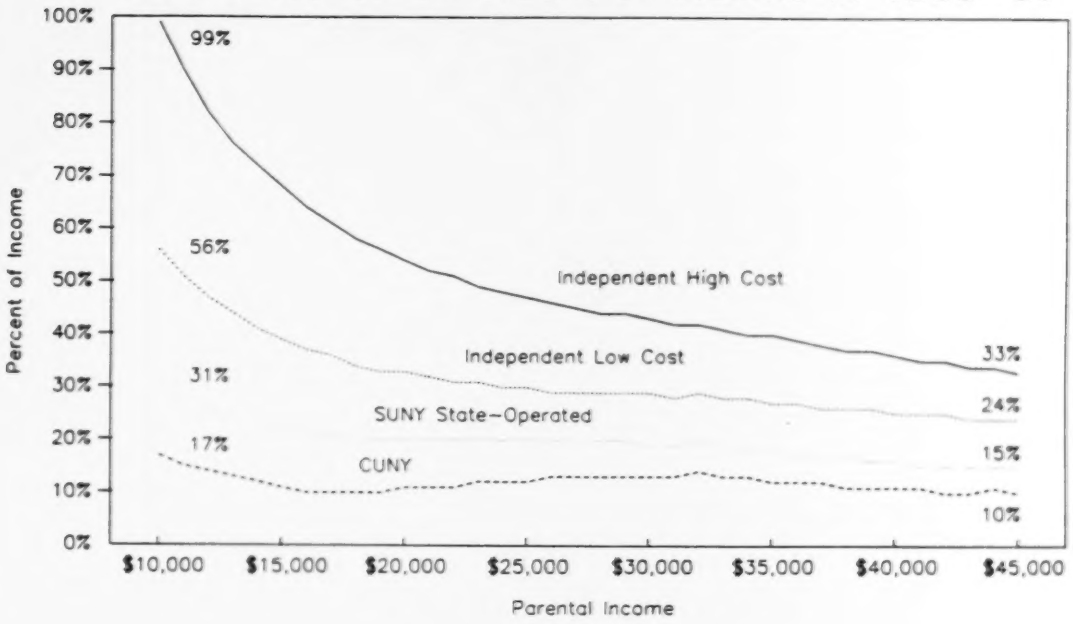
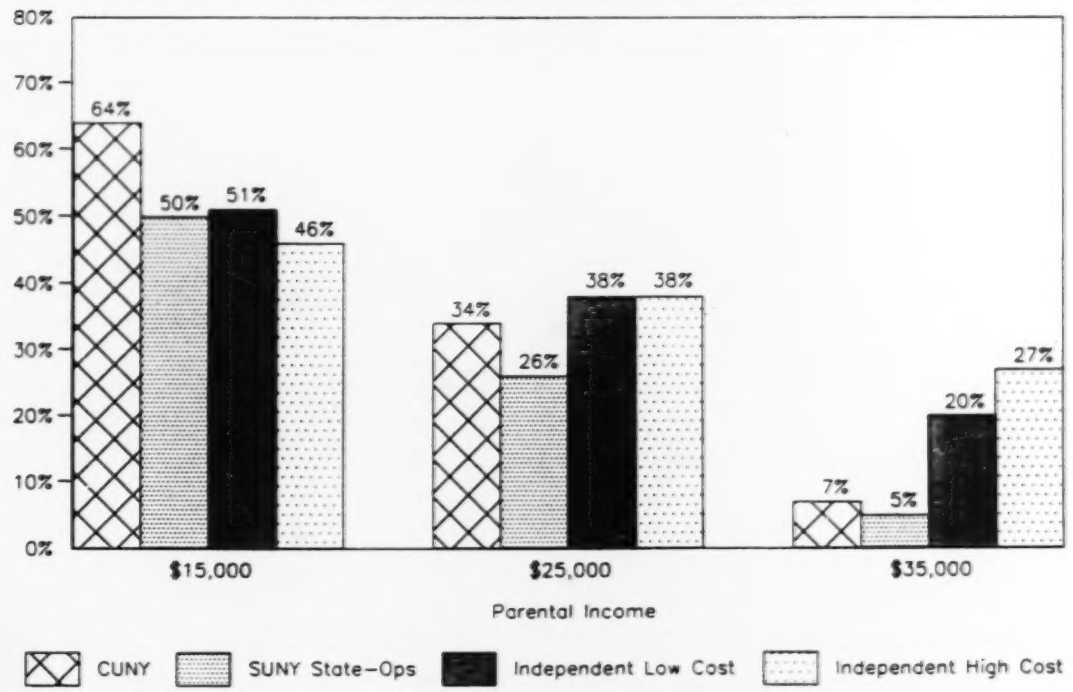


Figure 16

Grant Aid as a Percent of Total Costs: 1988–89



CHAPTER FOUR: ENROLLMENT TRENDS FROM 1980 TO 1988

Undergraduate college costs have been rising since 1980 in all sectors of New York's postsecondary system and cost differences between the sectors remained substantial in 1988-89 at all levels of family income despite the existence of federal and State need-based aid programs. This chapter shows enrollment trends during the 1980 to 1988 period.

Table 20 shows the number of undergraduates enrolled in New York and in selected groups of institutions between the fall of 1980 and the fall of 1988. Despite cost increases, total statewide enrollment peaked in 1983, dropped back to the 1980 level in 1985, dropped further in 1986 and 1987 and then rose to the 1980 level in 1988. For the different types of institutions shown in the table, enrollment peaked at different times during the period. High cost independent institutions maintained steady or slightly increased enrollments between 1980 and 1988 but the independent sector as a whole had fewer undergraduates in 1988 than in 1980.

Enrollment is determined by many factors, only one of which is net cost of attendance. The trends shown in Table 20 are influenced by the State's demographics, high school completion rates, interstate migration of college students, labor market conditions, expected returns to investments in higher education and many other factors. Although adequate financial resources are a necessary precondition for college attendance, there is no simple link between college costs and the public's demand for higher education.

Furthermore, demand for college is different for families at different income levels. Demand for college is relatively insensitive to price among higher income families. David Breneman, an economist who is president of Kalamazoo College in Michigan, has suggested that consumer demand is driving up college prices. He argues that higher priced colleges may be financing better and more varied educational programs as well as more attractive facilities in order to attract students who are willing to pay the higher prices associated with these college features. In other words, higher prices may actually improve a college's competitive position in certain specialized segments of the postsecondary market. Nonetheless, demand remains sensitive to price among lower and middle income families who may be priced out of some types of institutions if current trends persist.

Figure 17 summarizes recent changes in average net costs and total undergraduate enrollment for several types of institutions in New York. It reveals the weak direct links between average net costs and enrollment.

Table 21 shows enrollment trends between 1980 and 1986 for undergraduates from underrepresented minority groups. For this population, enrollment rose between 1980 and 1986, particularly at public and proprietary institutions. In fact as Figure 18 makes clear,

minority enrollment increased substantially between 1980 and 1986 while both total and non-minority enrollment was declining. In fact the only sector to experience a decline in minority enrollment during this period was the independent sector. It cannot be determined with available data whether this loss resulted from net cost increases but affordability should be considered a likely factor.

TABLE 20

TRENDS IN UNDERGRADUATE ENROLLMENT: ALL STUDENTS
FROM FALL 1980 TO FALL 1988

	Fall 1980	Fall 1981	Fall 1982	Fall 1983	Fall 1984	Fall 1985	Fall 1986	Fall 1987	Prelim. Fall 1988	Percent Changes 80 to 86	86 to 87	87 to 88
New York State, Total	804,406	820,513	821,600	838,253	813,897	804,943	797,338	792,179	806,425	-0.9%	-0.6%	1.8%
State University	338,627	347,322	347,249	348,274	337,618	331,295	329,993	333,263	342,799	-2.5%	1.0%	2.9%
State-Operated	164,935	165,731	165,113	163,426	162,187	159,631	160,665	162,843	165,179	-2.6%	1.4%	1.4%
Community Colleges	173,692	181,591	182,136	184,848	175,431	171,664	169,328	170,420	177,620	-2.5%	0.6%	4.2%
City University	156,215	156,489	158,712	162,524	159,797	159,971	159,443	158,463	164,400	2.1%	-0.6%	3.7%
Senior Colleges	109,030	108,158	107,452	106,707	103,310	101,573	101,844	101,659	107,923	-6.6%	-0.2%	6.2%
Community Colleges	47,185	48,331	51,260	55,817	56,487	58,398	57,599	56,804	56,477	22.1%	-1.4%	-0.6%
Independent	286,212	291,563	289,724	297,569	286,366	284,605	279,908	274,696	273,058	-2.2%	-1.9%	-0.6%
4-Year or More	274,646	280,211	278,513	285,799	274,510	273,321	268,914	263,980	262,361	-2.1%	-1.8%	-0.6%
Low Cost	70,396	71,132	71,622	72,038	72,192	73,530	73,898	70,299	68,495	5.0%	-4.9%	-2.6%
High Cost	56,353	57,385	57,414	57,776	57,949	58,019	58,022	58,485	58,883	3.0%	0.8%	0.7%
2-Year	11,566	11,352	11,211	11,770	11,856	11,284	10,994	10,716	10,697	-4.9%	-2.5%	-0.2%
Proprietary Degree-Granting	23,352	25,139	25,915	29,886	30,116	29,072	27,994	25,757	26,168	19.9%	-8.0%	1.6%

SOURCE: NYSED, Office of Postsecondary Policy Analysis, Higher Education Data System.

TABLE 21

TRENDS IN UNDERGRADUATE ENROLLMENT: UNDERREPRESENTED MINORITIES/1/

FALL 1980, 1982, 1984, AND 1986

	Fall 1980	Fall 1982	Fall 1984	Fall 1986	Change 1980-86	Percent Change 1980-86
New York State	149,775	155,321	165,965	164,390	14,615	9.8%
State University	28,030	27,943	29,009	30,853	2,823	10.1%
State-Operated	13,208	13,323	13,207	14,087	879	6.7%
Community Colleges	14,822	14,620	15,802	16,766	1,944	13.1%
City University	75,222	76,261	86,267	84,555	9,333	12.4%
Senior Colleges	46,331	43,447	48,949	47,263	932	2.0%
Community Colleges	28,891	32,814	37,318	37,292	8,401	29.1%
Independent	40,986	41,866	40,236	39,215	(1,771)	-4.3%
4-Year	39,237	39,025	37,050	36,665	(2,572)	-6.6%
2-Year	1,749	2,841	3,186	2,550	801	45.8%
Proprietary						
Degree-Granting	5,537	9,251	10,453	9,767	4,230	76.4%

/1/Underrepresented minorities are defined as Blacks, Hispanics, American Indians and Alaskan Natives.

SOURCE: NYSED, Office of Postsecondary Policy Analysis, Higher Education Data System.

Figure 17

Changes in Costs & Enrollment for Undergraduates from 1980–81 to 1986–87

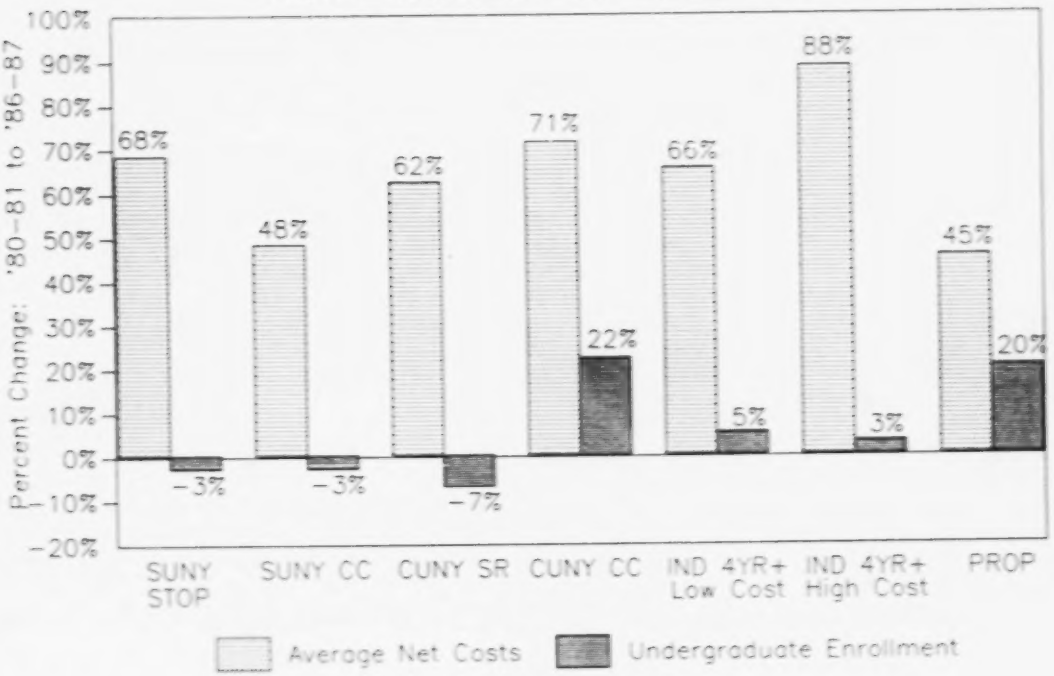
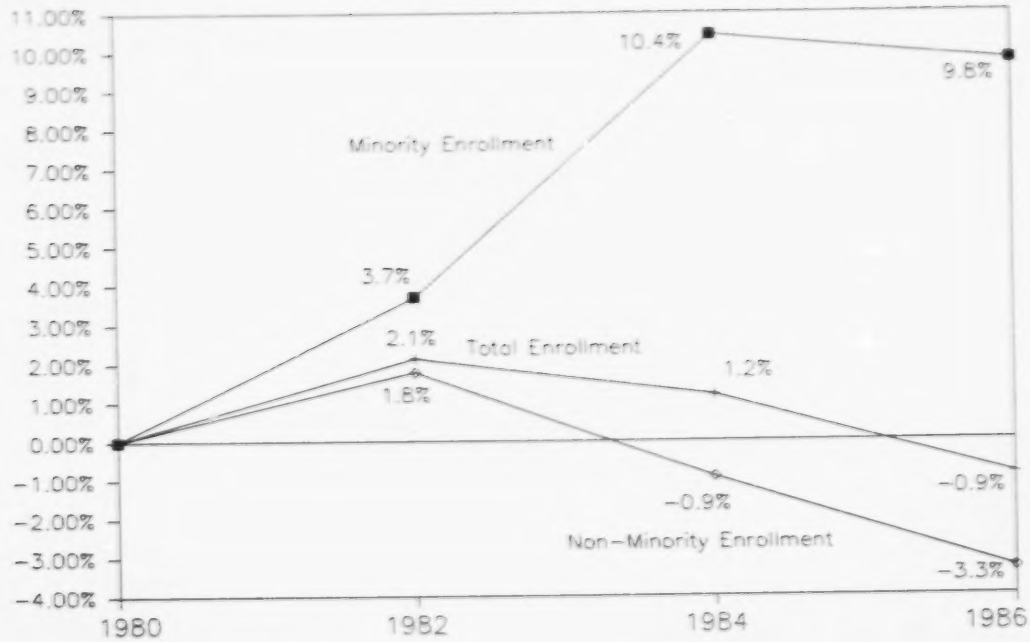


Figure 18

Change in Undergraduate Minority, Non-Minority and Total Enrollment Between 1980 and 1986



CHAPTER FIVE: SUMMARY AND POLICY IMPLICATIONS

During the 1980's, undergraduate college costs rose faster than grant aid, family income and consumer prices in both public and private colleges and universities. The widening gap between college costs and grant aid represents a higher aggregate net cost to students and their families that has been well documented in this and other studies.

But aggregate net costs do not portray the differentiated pricing system that is created by student aid and that is important for policymakers. At least half of New York's undergraduates receive some discount to price in the form of grants or subsidized loans. In general, the size of the discount is inversely related to ability-to-pay as measured by federal, State and institutional criteria.

Price differentiation makes it necessary for policymakers to assess college "affordability" for specific populations of undergraduates. In this report, a simulation model was used to estimate net prices in 1988-89 for one population: dependent, in-state, full-time undergraduate aid recipients with parental incomes ranging up to $45,000. The simulations provide a measure of "affordability" for low and middle income aid recipients within this income range at different types of institutions.

The simulations revealed that low income aid recipients could have obtained adequate resources to attend public residential and commuter institutions in New York although borrowing might have been necessary. In contrast, attendance at independent institutions could not have been financed by low income students unless above average grant awards from institutional sources were offered and student and/or parent loans were taken. Obviously, some low income students do attend nonpublic institutions because they receive extraordinary support from their institutions. Nonetheless, the "typical" low income student would not have been able to finance independent sector expenses in 1988-89.

Similar circumstances would have faced middle income aid recipients. Student and parent contributions combined with universally available aid resources, including student loans, could have provided adequate resources for attending public residential and commuter institutions in the State but not enough resources for attending nonpublic institutions. Middle income aid recipients would have had to have received above average institutional aid or to have made family contributions in excess of expected amounts in order to have attended independent or proprietary institutions in 1988-89.

Although a simulation model can provide estimates about probable aid packages for "typical" dependent, full-time, in-state aid recipients, questions remain for other types of students. How do unaided students finance their college expenses? How do nontraditional undergraduates, such as part-time or self-supporting students, finance college? These nontraditional students are a growing and important segment of New York's enrollment but simulations would not provide useful information about them

because there is no information on which to base "typical" packaging assumptions and because a "typical" nontraditional student is hard to define.

There is no direct way to measure the impact of college cost increases on enrollment decisions. Enrollment trends in the State provide an imperfect barometer of the adequacy of student aid programs and a weak measure of college "affordability". In the public sectors in New York, enrollment is relatively fixed by appropriations so that increased demand for less expensive public sector institutions does not show up as dramatic enrollment increases. Enrollment may be a better indicator of demand and affordability in the independent sector, where total undergraduate enrollment has been dropping slowly since 1983 and enrollment of underrepresented minorities declined slightly between 1980 and 1986. Changes in college application patterns may be better indicators of aggregate demand and should be used to monitor trends during the next decade.

The trends highlighted in this report have caused justifiable concern among current and prospective undergraduates and their families, college and university leaders and government policymakers. In response to widespread concern, legislation passed in 1988 commits New York to an unparalleled role in financing undergraduates. The 1988 enhancements to the Tuition Assistance Program to be phased in during the next several years will significantly increase grant aid to low and middle income aid recipients in the independent sector and will extend small amounts of grant aid to formerly ineligible students in the public sectors. Likewise, Liberty Scholarships may eliminate borrowing among low income aid recipients at public institutions and increase the amount of grant aid available to low income aid recipients at independent institutions.

Despite these generous aid programs, undergraduates and their families, with few exceptions, will still be expected to contribute something towards paying for college. Those contributions will need to be financed through some combination of savings, current income and loan repayment because, like other expensive purchases, postsecondary education can no longer be financed out of current income by most families. Even without subsidized savings plans, such as the federal EE Savings Bond program that becomes effective in 1990 or the Liberty Savings Program proposed by Governor Cuomo, families who can save should be encouraged to do so with early awareness programs.

APPENDIX

TABLE A-1
LIST OF INSTITUTIONS IN ANALYSIS GROUPS

SUNY STATE OPERATED CAMPUSES (SUNY STOP)
N= 30

- SUNY AT ALBANY
- SUNY AT BINGHAMTON
- SUNY AT BUFFALO + BUFFALO HEALTH SCIENCES CENTER
- SUNY AT STONY BROOK + HEALTH SCIENCES CENTER
- SUNY HEALTH SCIENCE CENTER AT BROOKLYN
- SUNY HEALTH SCIENCE CENTER AT SYRACUSE
- STATE UNIVERSITY COLLEGE AT BROCKPORT
- STATE UNIVERSITY COLLEGE AT BUFFALO
- STATE UNIVERSITY COLLEGE AT CORTLAND
- SUNY EMPIRE STATE COLLEGE
- STATE UNIVERSITY COLLEGE AT FREDONIA
- STATE UNIVERSITY COLLEGE AT GENESEO
- STATE UNIVERSITY COLLEGE AT NEW PALTZ
- STATE UNIVERSITY COLLEGE AT OLD WESTBURY
- STATE UNIVERSITY COLLEGE AT ONEONTA
- STATE UNIVERSITY COLLEGE AT OSWEGO
- STATE UNIVERSITY COLLEGE AT PLATTSBURGH
- STATE UNIVERSITY COLLEGE AT POTSDAM
- STATE UNIVERSITY COLLEGE AT PURCHASE
- NYS COLLEGE OF ENVIRONMENTAL SCIENCE & FORESTRY
- SUNY COLLEGE OF TECHNOLOGY AT UTICA/ROME
- SUNY MARITIME COLLEGE
- NYS STATUTORY COLLEGES AT CORNELL UNIVERSITY
- NYS COLLEGE OF CERAMICS AT ALFRED UNIVERSITY
- SUNY COLLEGE OF TECHNOLOGY AT ALFRED UNIVERSITY
- SUNY COLLEGE OF TECHNOLOGY AT CANTON
- COLLEGE OF AGRICULTURE & TECHNOLOGY AT COBLESKILL
- SUNY COLLEGE OF TECHNOLOGY AT DELHI
- SUNY COLLEGE OF TECHNOLOGY AT FARMINGDALE
- COLLEGE OF AGRICULTURE & TECHNOLOGY AT MORRISVILLE

SUNY COMMUNITY COLLEGES (SUNY CC)
N= 30

- ADIRONDACK COMMUNITY COLLEGE
- BROOME COMMUNITY COLLEGE
- CAYUGA COUNTY COMMUNITY COLLEGE
- CLINTON COMMUNITY COLLEGE
- COLUMBIA-GREENE COMMUNITY COLLEGE
- COMMUNITY COLLEGE OF THE FINGER LAKES
- CORNING COMMUNITY COLLEGE
- DUTCHESS COMMUNITY COLLEGE
- ERIE COMMUNITY COLLEGE
- FASHION INSTITUTE OF TECHNOLOGY
- FULTON-MONTGOMERY COMMUNITY COLLEGE
- GENESEE COMMUNITY COLLEGE
- HERKIMER COUNTY COMMUNITY COLLEGE
- HUDSON VALLEY COMMUNITY COLLEGE
- JAMESTOWN COMMUNITY COLLEGE
- JEFFERSON COMMUNITY COLLEGE
- MOHAWK VALLEY COMMUNITY COLLEGE
- MONROE COMMUNITY COLLEGE
- NASSAU COMMUNITY COLLEGE
- NIAGARA COUNTY COMMUNITY COLLEGE
- NORTH COUNTRY COMMUNITY COLLEGE
- ONONDAGA COMMUNITY COLLEGE
- ORANGE COUNTY COMMUNITY COLLEGE
- ROCKLAND COMMUNITY COLLEGE
- SCHENECTADY COUNTY COMMUNITY COLLEGE
- SUFFOLK COUNTY COMMUNITY COLLEGE
- SULLIVAN COUNTY COMMUNITY COLLEGE
- TOMPKINS-CORTLAND COMMUNITY COLLEGE
- ULSTER COUNTY COMMUNITY COLLEGE
- WESTCHESTER COMMUNITY COLLEGE

CUNY SENIOR COLLEGES (CUNY SR)
N= 12

- CUNY GRADUATE SCHOOL AND UNIVERSITY CENTER
- CUNY SENIOR COLLEGES AND GRADUATE SCHOOL
- BERNARD M. BARUCH COLLEGE
- BROOKLYN COLLEGE
- THE CITY COLLEGE
- THE COLLEGE OF STATEN ISLAND
- HERBERT H. LEHMAN COLLEGE
- HUNTER COLLEGE
- JOHN JAY COLLEGE OF CRIMINAL JUSTICE
- NEW YORK CITY TECHNICAL COLLEGE
- QUEENS COLLEGE
- YORK COLLEGE

CUNY COMMUNITY COLLEGES (CUNY CC)
N= 7

- BOROUGH OF MANHATTAN COMMUNITY COLLEGE
- BRONX COMMUNITY COLLEGE
- EUGENIO MARIA DE HOSTOS COMMUNITY COLLEGE
- FIORELLO H. LAGUARDIA COMMUNITY COLLEGE
- KINGSBOROUGH COMMUNITY COLLEGE
- MEDGAR EVERS COMMUNITY COLLEGE
- QUEENSBOROUGH COMMUNITY COLLEGE

TABLE A-1 (Continued)
LIST OF INSTITUTIONS IN ANALYSIS GROUPS

HIGH COST INDEPENDENT 4-YR OR MORE (IND HIGH)
N= 16

BARD COLLEGE
BARNARD COLLEGE
COLGATE UNIVERSITY
COLUMBIA UNIVERSITY
CORNELL UNIVERSITY - INDEPENDENT
HAMILTON COLLEGE
HOBART AND WILLIAM SMITH COLLEGES
NEW YORK UNIVERSITY
RENSSELAER POLYTECHNIC INSTITUTE
ST. LAWRENCE UNIVERSITY
SARAH LAWRENCE COLLEGE
SKIDMORE COLLEGE
UNION COLLEGE
UNIVERSITY OF ROCHESTER
VASSAR COLLEGE
WELLS COLLEGE

LOW COST INDEPENDENT 4-YR OR MORE (IND LOW)
N= 26

ALBANY COLLEGE OF PHARMACY
BORICUA COLLEGE
COLLEGE OF INSURANCE
THE COLLEGE OF SAINT ROSE
CONCORDIA COLLEGE
DOMINICAN COLLEGE OF BLAUVELT
DOWLING COLLEGE
D'YOUVILLE COLLEGE
FRIENDS WORLD COLLEGE
HOUGHTON COLLEGE
IONA COLLEGE
MANHATTAN COLLEGE
MARYMOUNT MANHATTAN COLLEGE
MEDAILLE COLLEGE
MERCY COLLEGE
MOLLOY COLLEGE
MOUNT SAINT MARY COLLEGE
NAZARETH COLLEGE OF ROCHESTER
NEW YORK INSTITUTE OF TECHNOLOGY
NEW YORK SCHOOL OF INTERIOR DESIGN
NYACK COLLEGE
ST. FRANCIS COLLEGE
ST. JOHN'S UNIVERSITY, NEW YORK
ST. JOSEPH'S COLLEGE, NEW YORK
ST. THOMAS AQUINAS COLLEGE
TOURO COLLEGE

OTHER INDEPENDENT 4-YR OR MORE
N= 37

ADELPHI UNIVERSITY
ALFRED UNIVERSITY -INDEPENDENT
CANISIUS COLLEGE OF BUFFALO
CLARKSON UNIVERSITY
THE COLLEGE FOR HUMAN SERVICES
COLLEGE OF MOUNT SAINT VINCENT
THE COLLEGE OF NEW ROCHELLE
DAEMEN COLLEGE
THE ELMIRA COLLEGE
FORDHAM UNIVERSITY
HARTWICK COLLEGE
HOSTRA UNIVERSITY
ITHACA COLLEGE
THE JUILLIARD COLLEGE
KELKA COLLEGE
THE KING'S COLLEGE
LE MOYNE COLLEGE
LONG ISLAND UNIVERSITY
MANHATTAN SCHOOL OF MUSIC
MANHATTANVILLE COLLEGE
THE MANNES COLLEGE OF MUSIC
MARIST COLLEGE
MARYMOUNT COLLEGE
NEW SCHOOL FOR SOCIAL RESEARCH
NIAGARA UNIVERSITY
PACE UNIVERSITY
POLYTECHNIC UNIVERSITY
PRATT INSTITUTE
ROBERTS WESLEYAN COLLEGE
ROCHESTER INSTITUTE OF TECHNOLOGY
RUSSELL SAGE COLLEGE
ST. BONAVENTURE UNIVERSITY
ST. JOHN FISHER COLLEGE
SIENA COLLEGE
SYRACUSE UNIVERSITY
WAGNER COLLEGE
YESHIVA UNIVERSITY

NEW YORK STATE TOTAL: UNDERGRADUATE

AID AWARDED AND AID RECIPIENTS BY SOURCE OF AID

STUDENT AID SOURCE	DOLLARS AWARDED			% CHG. 1984-5/	AID RECIPIENTS			% CHG. 1984-5/
	1984-5	1985-6	1986-7	1986-7	1984-5	1985-6	1986-7	1986-7
A. GRANTS	$933,221,619	$971,256,424	$1,003,069,334	7.5				
1. INSTITUTIONAL GRANTS								
A. UNRESTRICTED FUNDS	$158,645,405	$180,464,825	$201,649,538	27.1	79,785	83,533	94,565	18.5
B. RESTRICTED FUNDS	$46,356,893	$54,975,776	$60,336,966	30.2	31,156	32,401	36,422	16.9
2. PROVIDED BY EXTERNAL GIFTS	$20,201,496	$20,523,248	$26,819,164	32.8	20,639	17,275	19,145	-7.2
3. NEW YORK STATE								
A. TAP/STAP	$337,159,233	$317,017,214	$352,238,121	4.5	311,458	294,221	289,515	-7.0
B. REGENTS SCHOLARSHIPS	$17,636,494	$19,221,674	$20,258,189	14.9	66,970	67,165	67,859	1.3
C. HEOP, EOP, SEEK	$21,233,015	$22,508,584	$25,321,849	19.3	31,007	28,531	31,237	0.7
D. OTHER NEW YORK STATE	$120,097	$233,085	$241,033	100.7	140	231	291	107.9
4. PELL GRANTS	$283,929,929	$311,437,990	$271,229,141	-4.5	249,649	239,095	204,789	-18.0
5. SEOG	$26,574,733	$28,969,993	$27,943,561	5.2	44,026	45,789	42,957	-2.4
6. OTHER GOVERNMENTS' GRANTS	$21,364,324	$15,904,035	$17,031,772	-20.3	6,450	5,387	5,033	-22.0
B. LOANS	$645,208,365	$640,996,431	$546,001,261	-15.4				
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	$46,456,610	$50,189,833	$55,280,606	19.0	51,307	52,496	55,293	7.8
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)								
A. ADMINISTERED BY NEW YORK STATE	$532,846,067	$519,947,185	$418,792,089	-21.4	258,952	251,760	202,177	-21.9
B. ADMINISTERED BY OTHER STATES	$59,648,651	$64,147,788	$62,617,268	5.0	27,348	28,182	26,732	-2.2
3. INSTITUTIONALLY FUNDED	$3,809,223	$4,472,656	$6,849,775	79.8	3,445	4,077	5,674	64.7
4. OTHER LOANS	$2,447,814	$2,238,971	$2,461,525	0.6	2,028	1,754	1,543	-23.9
C. STUDENT ASSISTANTSHIPS	$10,292,072	$11,694,558	$11,977,235	16.4	8,150	10,668	9,310	14.2
D. WAGES PAID TO STUDENTS	$83,170,174	$82,678,473	$80,384,279	-3.3				
1. FROM UNRESTRICTED FUNDS	$34,875,583	$32,120,193	$31,838,355	-8.7	43,603	40,104	45,860	5.2
2. FROM RESTRICTED FUNDS	$2,964,904	$4,292,451	$4,206,309	41.9	3,982	4,053	4,916	23.5
3. COLLEGE WORK-STUDY PROGRAM	$45,329,687	$46,265,829	$44,339,615	-2.2	54,533	55,732	54,319	-0.4
A. FEDERAL CONTRIBUTION	$32,418,061	$32,865,096	$30,131,590	-7.1				
B. INSTITUTIONAL CONTRIBUTION	$12,911,626	$13,400,733	$14,208,025	10.0				
E. ALL OTHER STUDENT AID	$2,957,413	$3,213,240	$4,021,777	36.0	2,678	2,281	2,248	-16.1
F. TOTAL STUDENT FINANCIAL AID	$1,674,849,643	$1,709,839,128	$1,645,453,886	-1.8				

NYSED: BUREAU OF POSTSECONDARY RESEARCH AND INFORMATION SYSTEMS/HEDS (09/27/88).

TABLE A-2

TABLE A-3
TRENDS IN COLLEGE COST COMPONENTS
FROM 1980-81 TO 1987-88

			On-Campus Housing			Commuters	
		Average Tuition and Required Fees /1/	Average Room Charge /2/	Average Board Charge /2/	Other Costs /3/	Other Costs /3/	AVERAGE TOTAL COSTS
SUNY	1980-81	$1,017	$964	$1,005	$1,104	-	$4,090
State-Operated Campuses	1981-82	$1,156	$1,110	$1,083	$1,208	-	$4,557
(excluding Statutory Colleges)	1982-83	$1,172	$1,260	$1,159	$1,322	-	$4,913
	1983-84	$1,467	$1,410	$1,221	$1,434	-	$5,532
	1984-85	$1,486	$1,559	$1,306	$1,500	-	$5,851
	1985-86	$1,477	$1,563	$1,320	$1,599	-	$5,959
	1986-87	$1,483	$1,694	$1,675	$1,644	-	$6,496
	1987-88	$1,491	$1,812	$1,695	$1,685	-	$6,683
	% Change	46.6%	88.0%	68.7%	52.6%	-	63.4%
SUNY	1980-81	$877	-	-	-	$2,158	$3,035
Community Colleges	1981-82	$927	-	-	-	$2,360	$3,287
	1982-83	$993	-	-	-	$2,581	$3,574
	1983-84	$1,106	-	-	-	$2,779	$3,885
	1984-85	$1,191	-	-	-	$2,825	$4,016
	1985-86	$1,245	-	-	-	$2,998	$4,243
	1986-87	$1,339	-	-	-	$3,130	$4,469
	1987-88	$1,406	-	-	-	$3,195	$4,601
	% Change	60.3%	-	-	-	48.1%	51.6%
CUNY	1980-81	$987	-	-	-	$2,158	$3,145
Senior Colleges	1981-82	$988	-	-	-	$2,360	$3,348
	1982-83	$1,143	-	-	-	$2,581	$3,724
	1983-84	$1,292	-	-	-	$2,779	$4,071
	1984-85	$1,331	-	-	-	$2,825	$4,156
	1985-86	$1,333	-	-	-	$2,998	$4,331
	1986-87	$1,339	-	-	-	$3,130	$4,469
	1987-88	$1,342	-	-	-	$3,195	$4,537
	% Change	36.0%	-	-	-	48.1%	44.3%
CUNY	1980-81	$984	-	-	-	$2,158	$3,142
Community Colleges	1981-82	$984	-	-	-	$2,360	$3,344
	1982-83	$1,134	-	-	-	$2,581	$3,715
	1983-84	$1,283	-	-	-	$2,779	$4,062
	1984-85	$1,289	-	-	-	$2,825	$4,114
	1985-86	$1,289	-	-	-	$2,998	$4,287
	1986-87	$1,289	-	-	-	$3,130	$4,419
	1987-88	$1,308	-	-	-	$3,195	$4,503
	% Change	32.9%	-	-	-	48.1%	43.3%

continued...

TABLE A-3 continued.
TRENDS IN COLLEGE COST COMPONENTS
FROM 1980-81 TO 1987-88

			On-Campus Housing			Commuters	
		Average Tuition and Required Fees /1/	Average Room Charge /2/	Average Board Charge /2/	Other Costs /3/	Other Costs /3/	AVERAGE TOTAL COSTS
Independent	1980-81	$4,155	$1,100	$1,156	$1,104	-	$7,515
Four-Year or More	1981-82	$4,682	$1,257	$1,279	$1,208	-	$8,426
Institutions	1982-83	$5,324	$1,378	$1,378	$1,322	-	$9,402
	1983-84	$5,805	$1,505	$1,471	$1,434	-	$10,215
	1984-85	$6,351	$1,632	$1,548	$1,500	-	$11,031
	1985-86	$6,897	$1,766	$1,606	$1,599	-	$11,868
	1986-87	$7,468	$1,888	$1,872	$1,644	-	$12,872
	1987-88	$8,125	$2,021	$1,999	$1,685	-	$13,830
	% Change	95.5%	83.7%	72.9%	52.6%	-	84.0%
Lowest Cost	1980-81	$2,978	$980	$1,193	$1,104	-	$6,255
Independent	1981-82	$3,240	$1,140	$1,307	$1,208	-	$6,895
Four-Year or More	1982-83	$3,595	$1,315	$1,397	$1,322	-	$7,629
Institutions	1983-84	$3,874	$1,420	$1,520	$1,434	-	$8,248
	1984-85	$4,254	$1,585	$1,535	$1,500	-	$8,874
	1985-86	$4,603	$1,688	$1,885	$1,599	-	$9,775
	1986-87	$5,058	$1,796	$1,824	$1,644	-	$10,322
	1987-88	$5,503	$1,938	$1,955	$1,685	-	$11,081
	% Change	84.8%	97.8%	63.9%	52.6%	-	77.2%
Highest Cost	1980-81	$5,552	$1,184	$1,248	$1,104	-	$9,088
Independent	1981-82	$6,448	$1,380	$1,374	$1,208	-	$10,410
Four-Year or More	1982-83	$7,439	$1,541	$1,507	$1,322	-	$11,809
Institutions	1983-84	$8,214	$1,681	$1,601	$1,434	-	$12,930
	1984-85	$8,915	$1,816	$1,696	$1,500	-	$13,927
	1985-86	$9,800	$2,000	$1,769	$1,599	-	$15,168
	1986-87	$10,614	$2,158	$2,042	$1,644	-	$16,458
	1987-88	$11,579	$2,303	$2,139	$1,685	-	$17,706
	% Change	108.6%	94.5%	71.4%	52.6%	-	94.8%
Degree-Granting	1980-81	$2,821	-	-	-	$2,158	$4,979
Proprietary	1981-82	$3,163	-	-	-	$2,360	$5,523
Institutions	1982-83	$3,470	-	-	-	$2,581	$6,051
	1983-84	$3,688	-	-	-	$2,779	$6,467
	1984-85	$3,980	-	-	-	$2,825	$6,805
	1985-86	$4,319	-	-	-	$2,998	$7,317
	1986-87	$4,721	-	-	-	$3,130	$7,851
	1987-88	$4,924	-	-	-	$3,195	$8,119
	% Change	74.5%	-	-	-	48.1%	63.1%

/1/ Averages of tuition and required fees are weighted by full-time undergraduate enrollment.
/2/ Averages of on-campus room and board charges are unweighted.
/3/ Other costs include books, supplies, transportation and miscellaneous personal expenditures included in financial aid budgets. For commuters, other costs include an allowance for room and board.

SOURCES: Data on tuition and fees and room and board charges are from NYSED, Higher Education Data System, (Form NYSED-1.1). Data for other costs are national averages published by the College Scholarship Service of the College Board.

New York State Education Department
Albany, New York 12234

NON-PROFIT ORG.
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PAID
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89-70